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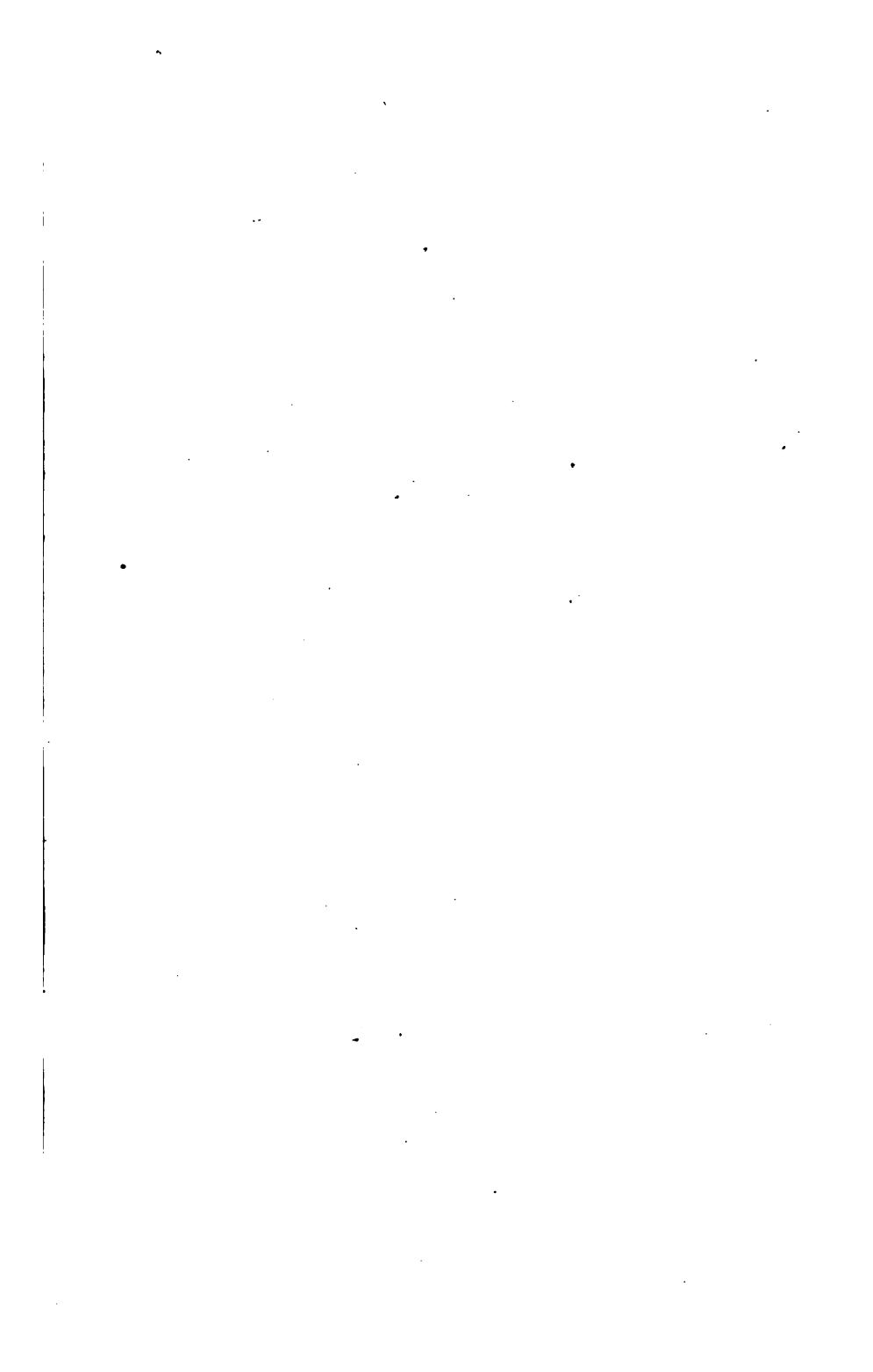
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HINTS
ON THE
NATURE AND MANAGEMENT
OF
DUNS.

BY THE HONOURABLE _____,
A YOUNGER SON.

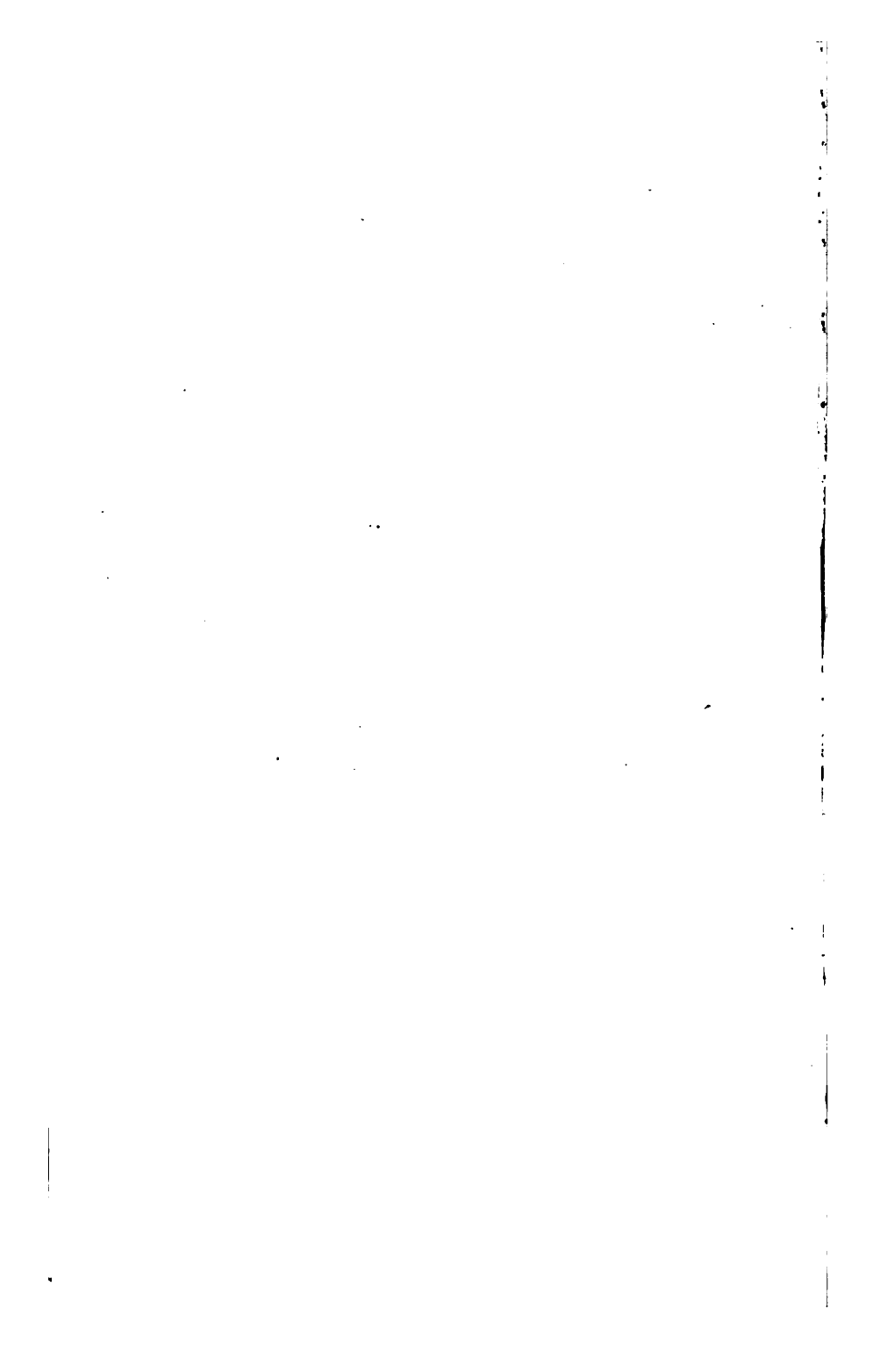


Haud ignara mali miseris succurrere disco.
VIRGIL.

Myself a victim to insatiate Duns,
I learn to pity *other* Younger Sons.
Free Translation by the Author.

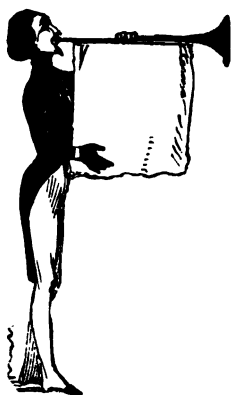
WITH ILLUSTRATIONS, BY R. J. HAMERTON.

LONDON :
T. C. NEWBY, 72, MORTIMER STREET.
1845.



DEDICATION.

TO THE
YOUNGER SONS OF ENGLAND.



ELLO-SUFFERERS,
I dedicate the following
pages to you—to you, who
are not the dandified phi-
lanthropists called “Young
England,” but the unhappy
Pariahs y’clept the “young-
er sons” of *Old* England—
because the subject of which
these pages profess to treat, is one in which
you, of all men, must feel the greatest interest.

To you, then, melancholy victims of “primogeniture”—holocausts offered up at the shrine of that monstrous Juggernaut, an “Eldest Brother”—to you, penniless phantoms, that haunt the dreams of fashionable mothers—to you, “the Detrimentials” of Great Britain, be the labours of a brother Detrimental inscribed. Many of you have been “clothed in fine linen, and fared sumptuously,” for a time—and then, when every whim, when every passion has grown invincible from indulgence, you have been cast out into the world, to get your living—and what a living!—by the drudgery of a “profession.” Some of you have eaten your way to the Bar, and added to the interminable list of briefless barristers; some have lounged for years in the idle dulness of the barracks; and others have played their little parts on a village stage, as *Reverend* dispensers of coals and consolation, to aged ladies in scarlet cloaks. Some, again, have dared the shoals of a London life, and achieved the perilous distinction of “the

Man about Town." But each, and all of you—the parson, the lawyer, the officer, and the *roué*—will, I flatter myself, find something useful in the following Treatise. Which of you, fellow-unfortunates, has not suffered, at one time or another, from attacks of that fatal disease, Dun-o-phobia? Which of you has not shrunk with horror from the ominous single tap, and the wafered letter? Which of you has not felt anything but "merry," at the approach of Christmas? True, of late years, some changes have taken place to your advantage; and great ought to be your gratitude to the framer of "The Abolition of Imprisonment for Debt Bill," and to



MY LORD BROUGHAM,

for his still more recent enactment. Steam, also—gigantic steam—has done wonders for you: France—*la belle France*—with its *grisettes*, *lorettes*, and its matchless *cuisine*, is now within a few hours' reach, and from the deck of the steamer which wafts you to her shores, you may take leave of your



HORROR-STRUCK TAILOR,

by the expressive gesture of Ingoldsby's sacristan, who

“ Put his thumb unto his nose, and spread his fingers out.”

Yes, Detrimentials, much has indeed been done for you ; but still your lot is a dreary one,

Fathers, who forget their own youth, still frown on the *fredaines* of their younger Hopefuls. Opera-dancers, Hermitage, patent-leather boots and kid gloves, are still expensive; and even the blessed narcotic, which Hudson kindly supplies to soothe the sorrows of Detrimentials, has not only to be smoked, but to be paid for. Fathers, I must affirm, are unconscionable beings. There are indeed *some* respectable progenitors, who are never weary of paying—whose ears are always open to the Detrimental's distress, and their pockets to the Detrimental's duns; but these are "rare birds, and uncommonly like black swans." I have no compassion for a "Governor," and I consider all paternal grievances as originating in the "paternity" himself. If chance and time *are* to make the fool, perhaps the knave, of the family, an opulent Dives, and the lord of countless acres, while talent and virtue in the junior branches must starve on an ensigncy or a village curacy, for Heaven's sake, let the

elder Dives, and the younger Lazarus, be educated according to their several destinies; let the distinction so rationally, naturally, and equitably laid down by the system of "primogeniture" be, for the sake of consistency at the least, put into practice from the very cradle.

Let the first-born feed, learn, and live with reference to the situation he will one day fill, and the fortune he will one day enjoy; and let the younger Pariah be trained, from his youth upwards, to the toil and comparative starvation he is doomed to undergo. An Eldest Son requires but little energy or intellect to fill *his* place; while, without talent and perseverance, the younger will often be compelled to dine with "Duke Humphrey." The Eldest Son has nothing to do but to slip quietly and cosily into his father's shoes and his father's acres, while the Younger will perhaps find it a hard matter to pay for the boots he wears, or the garret which he rents. The Eldest Son, with

scarcely the trouble of asking, will find Beauty and Elegance ready to drop into his arms, and may almost throw the handkerchief for a high-born and fascinating bride ; the “ course ” of *his* “ love ” *always* “ runs smooth,” and he dawdles through life to his gilded coffin, having previously taken care to leave behind him an eldest son of his own, to feast, and one or more younger sons to starve, like his own brothers.

The Younger Son, is shunned as a pest by fashionable mothers, and frowned upon by marriageable heiresses ; and if he *does* follow the voice of nature and affection—if he *does* shun the “ strange woman,” and induce some fair and gentle girl to share his lot—all, and especially “ those of his own father’s house,” cry shame upon his folly and imprudence. In such a case, if the “ imprudent ” marriage should end in poverty and a prison, the world, like the considerate jury, who were trying a man for murdering his wife, would coolly and piously

pronounce that it “served” *him* “right.” In the name, then, of common sense—nay, of humanity—let the coat be cut according to the cloth. Let the eldest son be reared in the affluence to which he will one day succeed; and the younger learn privations and the wholesome lessons of scanty fare by times. Let the one be clothed by Stultz, the other by Moses; let the one have his cabriolet, his *figurante*, and his dinner at Crockford’s; while the other, unused to such a system of indulgence, luxuriates over a rumpsteak at the “Cheshire Cheese,” and trudges on foot through the muddy or dusty streets, according to the pleasing varieties of the seasons, to his scantily furnished third floor in “Arundel Street, Strand.” Till this state of things comes to pass; till “Governors” learn sense; or till the privileges of “primogeniture” are abolished, Duns will continue to flourish, and Debtors to hide.

Go, then, my little Book, and may the profits of your sale supply for once the blessings of a

turtle and venison dinner, and a bottle of Lafitte, to your Author,



THE YOUNGER SON.

HINTS ON THE NATURE
AND
MANAGEMENT OF DUNS.

CHAPTER I.

ON THE NATURE, HABITS, AND PECULIARITIES
OF DUNS IN GENERAL.



THE origin of the word
“Dun” is lost in the
obscurity of ages; and
though, judging from
the number of bad
debts with which many
of the *genus* are afflicted,
“Done” would seem to be the more correct

orthography, we shall retain the more usual and common mode of spelling. It has ever been asserted by philosophers, as well as pious men, that nothing was created—no herb, however poisonous, no reptile, however disgusting—without some wise purpose to fulfil, some proper place to occupy, in the world we inhabit. At first sight—and particularly in the eyes of “Younger Sons”—it may appear puzzling to discover for what exact end of utility, pleasure, or convenience, the animal was formed, whose nature and peculiarities I am about to develope. This difficulty, however, soon disappears, and the enlightened mind, after due reflection, is compelled to acknowledge, that Duns have been ordained for purposes replete with wisdom. First, the Dun is doubtless intended to be an *example* to his fellow-men. Consider the acuteness, the ingenuity, the perseverance, which are required to constitute a complete Dun. Mark the more than Indian sagacity with which he noses out his victim, in spite of disguises, aliases, and

change of quarters ; the disagreeables he encounters in the pursuit ; the defeats he meets with ; the countless stratagems with which he has to contend ; see him still strenuous, still unflagging, still undismayed, "daring all, hoping all," and confess that the Dun is indeed—as some fool said of the Anti-Corn Law League—a "great fact." Again: the faculty of invention is considered one of the noblest attributes of man ; and how brilliantly does this glorious faculty shine forth in *him* ! What are the wildest legends of Germany—what are the most glowing Italian tales—what are the most masterly fictions of romance writers—what are all these, compared to the inventions of the Dun ? He has a wife and large family starving at home ; taxes have taken his all ; his landlord—Duns, like jack, will prey upon each other—is going to distrain ; his youngest child has got the hooping-cough, and he cannot pay the doctor. Times are *so* bad, or he would not ask ; if you *could* settle his little account it would really be a

charity. And so on, in all the varied tones of pathos, till any one who had not the heart of a Rhinoceros—or of a Younger Son—would, with tears in his eyes, draw out his cheque-book and pay at least something “on account.” Hear him, too, describe the agonies he is enduring from



A LARGE BILL TO MEET,

which “falls exactly due to-morrow”—a Dun’s bills are sure to fall due the day after he applies for your account. He does not know where to go for the money, so many gentlemen are out of town; he thought he *could* depend upon *you*—a little bit of flattery, sometimes very efficacious in the case of greenhorns, who feel delighted at his good opinion. He is sorry to trouble you, but the account has been standing

for some time, etcetera, etcetera, etcetera, to the end of the chapter.

As an example, too, of benevolence and charity—strange as it may appear—the Dun is of rare value; though this may be more applicable to him in his chrysalis state—if I may use the expression—than when he emerges in the full bloom of Dun-hood.

A tradesman with whom you are just opening an account, appears to me an incarnation of philanthropy. The costliest articles are pressed upon your notice in the most insinuating manner, and hints are not wanting that you need not trouble yourself about the payment, till it suits your own convenience. I have always considered these last words as the sublimity of benevolence; they are, or ought to be, intended as a delicate mode of requesting you to accept the goods *gratis*; for who the devil ever heard of its being “convenient,” for a Younger Son to pay his bill? That season of “convenience” is fabulous and visionary, like

the Greek Calends, or like that ever-distant "to-morrow," on which the barber was to shave you for nothing.

Let us, secondly, consider the Dun in another point of view, and examine in what light he may be looked upon as a *punishment*. This view of the Dun's purpose in the scale of creation, although a gloomier one than the preceding, may be contemplated with advantage.

It is a fine healthful and moral reflection, that, sooner or later, our own vices bring their own penalties with them. Punishment, even in this life, is sure, and the Dun is the chosen instrument of Heaven (or of the other place) in inflicting it. Let us dwell upon the varied agonies incidental to the disease, which I have, in my Dedication, christened "Dun-o-phobia."

What sufferings can compare with his who is the victim of this malady? Every step upon the stair is pregnant with "dire meaning." The postman's knock is dreaded as the har-binger, not of sweetly-scented *billets-doux*, but

of sour applications for payment ; and the timid rap of the pretty



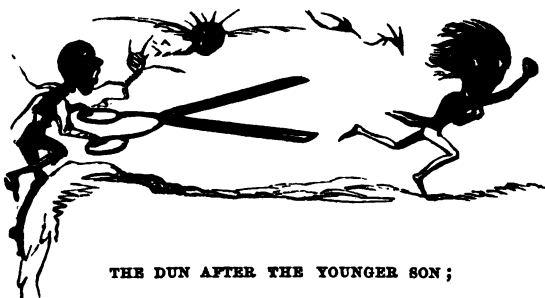
LITTLE CHÈRE AMIE,

who kindly comes to solace your weary bachelor hours, is, *proh pudor*, sometimes taken for the summons of a ravenous tailor. The Dun is also the most powerful promoter of *repentance* that we can have ; and more conversions to morality, and “the paths of peace,” have been worked by his influence, than by all the Mrs. Frys and Wilberforces of missionary and moral fame. By the obduracy of the wine-merchant, many a tippler has been brought to the “water system,” and has persevered in his sobriety in a far more exemplary manner than half of Father Mathew’s—who, by the way, poor

fellow, has, we believe, been lately suffering from *Dun-o-phobia* himself—"pledged" disciples. Hard-hearted horse-dealers, callous cigar-merchants, and brutal boot-makers, have changed many a foolish fop into a respectable member of society; and if we cannot say the same of the tailor—that meekest of all the *genus* Dun—it is doubtless for this simple reason, that he is a modest, considerate personage. For, were the tailor to be *too* resolute in withholding garments, the days of fig-leaves would be brought back again; and could such a *costume* be tolerated after Taglionis, Chesterfields, Paletots, *et hoc genus omne*? Could it be tolerated with decency in *moral*—or with comfort in *foggy*—England?

We may conclude, then, that as an *example* and a *punishment*, the Dun fills a useful position in society. Nor is this all; his perseverance and ingenuity fertilize and develope similar qualities in his victims; and thus the incessant struggle between Dun and Debtor affords a

fine spectacle of emulation—a kind of gladiatorial exhibition, in which lawyers' letters are substituted for swords, and ink is shed instead of blood. Perhaps this strife may be continued even after death, and one of the punishments of Tartarus may be a never-ending chase of



THE DUN AFTER THE YOUNGER SON ;

a chase in which the former will be agonized by the fear of not catching, and the latter by that of being caught.

(We throw this hint out with some hesitation, lest, in the present distracted state of the Church, some of the Reverend and ferocious disputants should seize upon the suggestion, and our book should become like the impositions of Pusey, or the nonsense of "Young England," a watch-

word for bigots, or a pretext for endless treatises on "Punishments Hereafter.")

Duns, however, are but men after all, and even *their* bosoms are penetrable by some human feelings. A Dun eats, drinks, sleeps, falls in love, and begets children, very much as more esteemed personages do. Nor does he bear in his exterior any "outward and visible" sign of his inward atrocity. No particular costume distinguishes him; and, as the mariner is wrecked upon some hidden rock, which no friendly beacon has been placed to point out, the unfortunate younger son is apt to fall foul of *his* rock, the Dun, unwarned and unprepared.

This seems to me a proper place to mention a few of the

MISERIES OF YOUNGER SONS WITH REFERENCE TO DUNS.

FIRST MISERY.

Walking with your father, who has been

dining with you at the Café de l'Europe (*he*, of course, paying for the dinner), and who, being a jolly old gentleman, has indulged rather too freely in the "glorious juice," and meeting your tailor, who knows the "Governor" by sight, and to whom you had written in the morning a most pathetic account of the said "Governor's" dangerous and almost hopeless illness, concluding with an assurance that as soon as the family vault had received that lamented parent, you would pay your "small account" with the money left you in his will.

SECOND MISERY.

Walking with an heiress, whom your tender attentions have ensnared (this is a very rare occurrence, but, like a child born with three heads, such things *do* happen sometimes), and meeting your washerwoman, to whom you owe six-and-sixpence, and who tells you to your own and the lady's face, that you are "no gen-

tleman, to rob a poor woman with four young children, and another coming." (This of course satisfies the heiress, and dishes *you*).

THIRD MISERY.

Going to dine with some old gentleman in the City—a friend of your father's but with whom you have yourself but a slight acquaintance—and being introduced, among other guests, to your own wine-merchant, to whom you owe a "cool hundred," but whom you have never previously seen, he being too great a "swell" to call upon his customers.

N.B.—Various applications have been made by letter for payment, to which you have, of course, replied by the usual varied excuses.

FOURTH MISERY.

Persuading a little milliner, who is engaged to a "snob," to cut the said snob for your "pro-

tection," and being seen with your fair and frail one by the deserted, who turns out to be your haberdasher's son. This untoward event is of course immediately succeeded by an application for payment of your bill for kid gloves, etc., such application being backed, a couple of days afterwards, by a six-and-eight-penny letter, from John Flam, Esq., Gent.; one, etc.

FIFTH MISERY.

Running against and upsetting your own horse-dealer, he being mounted on one of his own nags, and you driving a cabriolet hired from him; a collision which produces sundry damns from the sufferer at the time, and a long account, with a demand for immediate payment on the morrow.

SIXTH MISERY.

Just coming out from a tailor's shop, to whom

you have given an order for the first time, and meeting your *old* tailor at that very moment. On looking back, you see him go into his *confrère's*, doubtless to warn him. The next morning you receive a note from Snip Secundus, "declining the honour of your custom," and are served with a writ at the suit of Snip Primus.

To resume: the Dun may also be compared to various animals of an inferior scale in the creation. Compare him, for instance, to the angler's delight, the "speckled trout." You have seen on the surface of some noble river, the gaudy May-fly, sporting in its pride and



gay colours, in all the careless happiness of its brief existence. Suddenly a splash is heard, the greedy trout leaps up, and the poor vain insect is swallowed in an instant. Like that luckless May-fly, the Younger Son flutters for a time, all vanity and loveliness : proud of his exquisite coat, his unapproachable boots, and his faultless hat, he sports upon the sparkling stream of society, a careless, happy thing. But the Dun is watching him with greedy eyes. The unsuspecting prey comes within his reach, "*the trout leaps up,*" and the Detrimental vanishes into the Queen's Bench! *Requiescat in pace.* Again: there is a little insect called the "ant-lion," which is noted by entomologists for the following curious method of entrapping its prey. The crafty little wretch makes a hole in the sand, in which he ensconces himself snugly and securely out of sight; and should some unwary fly or other insect incautiously venture to walk round the edge of his retreat, the ant-lion throws up a shower of sand, which

envelopes the victim and knocks him into the hole, where, of course, he becomes an easy prey to his ingenious captor. Is there no analogy in the fate of the fly and that of the Younger Son? Assuredly there is. The Younger Son may be walking, unknowingly and unconcernedly, by the place of danger, admiring the pretty faces which meet him, or humming an air of Rossini's, when suddenly a sheriff's officer interrupts his complacent meditations, a writ is served, "*the ant-lion has thrown his sand up*," and exit Detrimental into a Chancery-lane sponging-house. Peace be with him! I do not compare the Dun to the lordly lion, or to the magnificent tiger; for, though beasts of prey, they are courageous ones, while the noxious animal whose physiology we have undertaken to describe, uses petty artifices and cunning devices, not open valour, in the capture of its victims. Indeed, the Dun who has trusted a Younger Son to any extent may be likened to the long-eared ass (though an ass, can *kick*, and spitefully too, some-

times); an ass, we repeat, but not even disguised in the lion's skin, which, we are told, that interesting quadruped once put on.

And yet Duns, with all their faults, are still to be pitied, and their unhappy situation is, I flatter myself, rather faithfully portrayed in the following ballad:—

THE INJURED ONE.

A Ballad of the "~~Whitewashed~~."

AWAY, away, thou injured one !
 I cannot meet thy gaze ;
 Why dost thou hold within thy hand
 That bill of other days ?
 There's none of all my other Duns
 I'd *rather* pay than thee :
 And thou wilt fare no worse than *all*
 The fools who trusted me !

Away, away, thou injured one !
 I cannot bear thee now ;
 For there is wrath upon thy lips—
 A scowl upon thy brow ;

I know I owed thee money once,
But that was long ago ;
And I've been whitewash'd *twice* since *then*—
Go, Injured One—oh, go !

Why didst thou ever heed my words,
So fluent, soft, and quick ?
Thou knew'st I was a Younger Son—
Oh *why*, then, did'st thou tick ?
Thy bed, my friend, thyself hast made,
So on it thou must lie :
When *does* a Detrimental pay?—
Fly, Injured One—oh, fly !

I may remember that I dealt
With thee in way of trade ;
But so I did with dozens more,
And *they* are all *un-paid*.
And shall I give the preference to
And only pay *thy* claim,
While all the rest don't get a rap?—
Fie, Injured One, for shame !

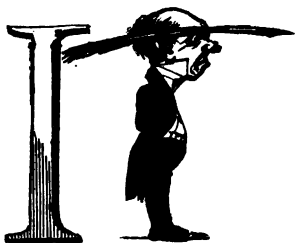
Perhaps, if thou would'st let me add
Unto that bill's amount,
It *might* induce me now to pay
A little "on account."

But, no ! I see thee shake thy head ;
Thy lips the notion scoff :
Thou shalt not have a farthing, then—
So, Injured One, be off !

Why dost thou haunt me ? Years have flown
Since I ran up thy bill :
Thou standest there so grim and gaunt,
It really makes me ill.
“ The Court ” *discharged* me ; never, then,
Will I *discharge*—my Duns.
And thou must be—poor devil—like
My other Injured Ones !

CHAPTER II.

ON THE EPISTOLARY STYLE EMPLOYED BY
DUNS IN THEIR CORRESPONDENCE WITH
UNFORTUNATE INDIVIDUALS WHO HAPPEN
TO BE IN THEIR BOOKS.



is my purpose in this
chapter to illustrate
the character of the
Dun, considered as a
letter writer, and to
give faithful speci-

mens of the various styles he employs, from the
pathetic to the menacing, in his communications
to his victims. It will be observed that the Dun
—though by no means an harmonious animal—
follows a kind of musical ratio in the concoction

of his epistles, beginning with *piano*, and continuing gradually *crescendo*, till he has reached his utmost point of exaltation. I know not how to account for this musical propensity in the Dun, unless by the surmise that being generally *sharp* himself, and as generally having to do with *A flat* in the person of his debtor, he contracts a kind of assimilation to the science of "sweet sounds" himself, which will explain the *piano* and *crescendo* style of his letters above alluded to. I will now give some examples in illustration of the subject of the present chapter.

LETTER I.

(CIVIL.)

FROM A DUN TO A YOUNGER SON OR OTHER VICTIM,
ENCLOSING AN ACCOUNT FOR "NECESSARIES."

"SIR,

"I *take the liberty* * of enclosing your account up to the present time for kid gloves and other articles.

* An ominous expression, prophetic of Shériff's officer and the Bench.

A cheque for the same, at your convenience, will oblige

"Your obedient, humble servant,

"JOHN BOLSTER.

"The Hon. Spencer Saxe Mundham."

THE BILL ENCLOSED.

"The Hon. Spencer Saxe Mundham.

"Dr. to John Bolster.

"June 1. 18—, to 12 pairs best Paris	£1	16	0
8. to do do	-	1	16 0
15. to do do	-	1	16 0
22. to do do	-	1	16 0
29. to do do	-	1	16 0
"July 5. to 12 pairs <i>ladies'</i> best Paris	-	1	10 0
to do gent's best Paris	-	1	16 0
and so on, till the final amount	£50	10	2
"By cash June 1,	-	-	2 6
Balance	£50	7	8

"With Mr. Bolster's respectful compliments."

The following is an accurate representation

of the Honourable Spencer Saxe Mundham's
answer to the above :—

“ 0 0 0 0 0 0 0 0 0 0 0 0 0 ”

LETTER II.

(PRESSING.)

“ SIR,

“It is some time since I wrote to you with my account, requesting you to settle the same. Not having yet received an answer, I am induced to trouble you with this second application, and I shall feel extremely obliged by your discharging the amount on or before Monday next, on which day I have a large payment to make.

“Your obedient servant,

“ JOHN BOLSTER.

“ The Hon. Spencer Saxe Mundham.”

ANSWER TO THE ABOVE.

“ 0 0 0 0 0 0 0 0 0 0 0 0 0 ”

LETTER III.

(PEREMPTORY.)

“SIR,

“I am extremely surprised at having received no answer to my two letters addressed to you, requesting a settlement of my account. As I cannot afford to give such long credit, and as your bill has been now standing for such a length of time, I beg to inform you, that unless you discharge the same in the course of to-morrow, I shall put the matter into the hands of my solicitor.

“Your obedient servant,

“JOHN BOLSTER.

“The Hon. Spencer Saxe Mandham.”

ANSWERS TO THE ABOVE.

Either, first,

(BLANK.)

“0 0 0 0 0 0 0 0 0 0 0 0 0 0”

Or, secondly,

(CONCILIATORY.)

“MR. BOLSTER,

“I have received your letters, and will discharge

your account *very shortly*; indeed, you may *depend* upon receiving the amount in a few days.

“Yours, &c.,

“SPENCER SAXE MUNDHAM.”

Or, thirdly,

(BUMPTIOUS.)

Mr. S. Saxe Mundham begs to inform Mr. John Bolster, that he has received his three insolent letters. Mr. Bolster may put what he likes into the hands of his solicitor, and may, as well as the said solicitor, go and be d—d as soon as he pleases.”

To the *first* of the above three answers, the following is the usual reply:—

“SIR,

“I am instructed by Mr. John Bolster, Haberdasher, of New Bond Street, to apply to you for payment of £50 7s. 8d., due to him for articles supplied to you in the way of his trade. Unless this sum be immediately paid to me, I shall commence legal proceedings against you for the amount.

“Your obedient servant,

“HENRY FLEECE’EM.

“Ely Place, Holborn.”

To the *second* answer—after the expiration of a week—is returned a fac-simile of Mr. Fleece'em's above-quoted epistle; while to the *third* answer—and *ultimately*, in all probability, to all the three—comes the following “settler:”

In the Queen's Bench.

“On the day of , 18 .

“VICTORIA, by the Grace of God, etc., etc., etc.”

Occasionally, however, in the interval between letters two and three, the Dun tries the desperate expedient of an appeal to the paternal feelings and pockets of the young gentleman's “Governor.” The following may be taken as a fair specimen of this kind of “Forlorn Hope.”

“New Bond-street.

“Jan. 10, 18—.

“MY LORD,

“Your son, the Honourable Spencer Saxe Mundham, having incurred a rather considerable debt to me, and having as yet taken no notice of two applications which I have made upon the subject, I deem it

advisable to apply to your Lordship before taking legal proceedings, in order to ascertain whether your Lordship is willing to settle your son's account, or whether you think I should run no risk in allowing Mr. Saxe Mundham any further credit.

"I remain,

"Your Lordship's humble, obedient servant,

"JOHN BOLSTER.

"The Right Hon. Lord Saxe Mundham."

HIS LORDSHIP'S REPLY.

"Saxe Mundham Hall.

"Jan. 12, 18—.

"Sir,

"In answer to your letter of the 10th inst., respecting my son's account, I beg to say that I will *not settle* the said account. I have already paid his debts three times, and, as he is now five-and-twenty, you must look to him for your money. With regard to any 'further credit,' you must use your own discretion; all I can tell you is, that he is an extravagant fellow, and I only allow him £250 per annum, out of which he keeps a cabriolet, a couple of hacks, a tiger, and Made-moiselle Pirouette, of Her Majesty's Theatre.

"Your obedient servant,

"SAXE MUNDHAM."

The consequences of the above paternal information from the "Governor" may be guessed : *viz.*, a letter from Mr. Fleece'em, and a "greeting" from Queen Victoria. . . . I shall conclude this "brief, but impressive," chapter, with a few more of the "Miseries of Younger Sons" with reference to Duns.

SEVENTH MISERY.



WRITING to your father for £50 "to relieve a dear friend, who is in great distress from the sudden failure of his banker," flattering yourself the old gentleman will not only forward the "needful," but will also be highly delighted at your goodness of heart, in asking for another and not for yourself. Receiving an answer, with no enclosure, by return of post, calling you a good-for-nothing rascal, and discovering after-

wards, that your tailor had written to the "Governor" by the same post as you had yourself, enclosing your account of £50 odd, and requesting that your "Paternity" would make some arrangement. Of course, the worthy Progenitor was astounded at the peculiar similarity of the two applications both in *time* and *amount*.

EIGHTH MISERY.

Borrowing £100 from your *tailor*, for three months, at an exorbitant interest, and being arrested with the money in your pocket, at the *suit* of your wine-merchant, for £90 odd. Of course, you pay the claret man with the tailor's loan ; such, however, not having been in the slightest degree your intention, previous to your capture.

NINTH MISERY.

Writing two letters, one to your mother, to wish her a happy New-year, in which you say, that having given up drinking wine from

motives of economy, you shall only be able to drink her health in toast and water ; and the other, to Morel, in Piccadilly, ordering a case of foreign liqueurs, and a dozen of sparkling burgundy ; putting the letter intended for the old lady into Morel's envelope, and *vice versâ*, and not finding out your mistake, till you receive a long lecture upon drunkenness and extravagance from *her*, and your own epistle back from Piccadilly, with a few lines from Messrs. Morel and Co., politely stating "their inability to comprehend exactly your last communication."

TENTH MISERY.

Writing to your tobacconist, complaining of his last supply of Cabanas, and receiving a reply from the smoke-man, in which he requests you to return the cigars if you do not approve of them, and to settle his account at the same time ; you are thus placed on the horns of a dilemma—*viz.*, you must either

poison yourself with bad tobacco, or be continually dunned for a bill which you have no means of paying.

ELEVENTH MISERY.

Asking some "friends from the country" to dine with you, stating, that you will give them such a dinner as will astonish their weak nerves. Your *restaurateur* declines furnishing any dinner till you have paid for the last. Your friends arrive, and very considerably "astonished" they are—at getting nothing to eat.


TWELFTH MISERY.

Being asked by Stultz, on your first appearance in his "establishment," whether you are any relation of Captain —, of the —th? Not doubting that his knowledge of the fact will give you considerable *éclat* in his eyes—the Captain being a most fashionable

man—you say, with a tone of pardonable self-complacency, “he is my brother;” upon which, you are informed that the military gentleman in question owes the cloth-cutting gentleman a very large bill, and Mr. Stultz declines “the honour of your custom,” being by no means anxious to have another of the family in his books. You make your *exit*, feeling very much as Cain may be supposed to have done, when Abel’s sacrifice was accepted and his own refused.

CHAPTER III.

ON THE MISTAKES MADE BY CERTAIN YOUNGER
SONS, IN THE TREATMENT AND MANAGEMENT
OF THEIR DUNS.

 these pages are intended not only to amuse, but to instruct the rising generation, I shall in this chapter point out certain errors into which inexperienced Detrimentials are apt to fall, relatively to the behaviour and demeanour proper to be observed towards Duns. A Dun is too often considered by rash tyros as a vulgar

and disagreeable nuisance, who must be kept off by bullying and haughtiness. This is a great, a *very* great mistake. To the experienced Detrimental, the pleasure of skilfully managing his formidable adversary, almost atones for the little inconveniences incident to the complaint of Dun-o-phobia.

The Dun is an animal which may be led, but will not be driven; a delicate hand, and an oily tongue, are indispensable in his management; and no Younger Son, who knows *really* what he is about, will run the risk of infuriating by rough treatment the capricious visitor, who may, by politeness and discriminating flattery, be rendered docile as a lady's palfrey. In my own experience—and it is by no means a limited one—I have seen the most miraculous changes effected in a Dun, by the exercise of adroitness and patience. Oh, Detrimental! pause before you attempt to ride the high horse over your unpleasant but necessary besieger. Recollect, that after all, you *do* owe the man

money—perhaps, a good deal; recollect, how long he has waited for it, and how long he has still to wait; and do not, by a rash impetuosity, turn the *might-be* ally into the certain foe. We do not live now in feudal times, when the haughty baron could with impunity throw from his castle tower the impudent varlet who should dare to ask him for money; and even the Hibernian method of making a bailiff swallow his own writs, would be sadly out of place in these degenerate, namby-pamby, and milk-and-water days. Recollect, too, unfeeling youth, the enjoyments you have derived through the instrumentality of that despised being before you. Is he a tailor? reflect that it was to the exquisite cut of *his* coat that you owed the fascinating glance which the beautiful Lady Mary vouchsafed you the other evening. Is he a wine merchant? let your heart soften at the remembrance of the luscious burgundy with which *his* cellars have supplied your epicurean palate. Is he a tobacconist? oh! remember

all the fairy visions evoked by the fumes of *his* Regalias, Panatellas, and Cabanas—all the weary hours soothed by *his* blessed narcotic. Remember these things, and smile upon your Dun. The creature is a man—whatever you may think—and, like other men, is to be led by affability and flattery: nay, by proper management, this very visit, at which you are so indignant, may be made the medium of fresh advantages to you; and the Dun who came for money, may go away rejoicing in a fresh order. We know that Lovelaces who are paying court to the lawful spouse of another, always begin operations by making that other their friend; and these are the tactics I recommend to you, Detrimentials, in your dealings with your creditors: you are not sighing for the Dun's wife, but you are sighing for the pleasant articles which he dispenses; and surely, if you would attain them, you must worm yourselves into the confidence and esteem of their possessor; if you wish for the golden fruit, you

must first send to sleep, with a honied sop, the dragon, whose watchfulness protects it. Nothing is to be done in this world—at least by Younger Sons—without labour, either of mind or body. If you were not in the man's books, you would not be annoyed by *his* being in *your* rooms: your own hands have brewed the black draught you have got to swallow; your own imprudence has strewed the thorny bed which you have got to lie on. What is the use, then, of kicking against the thorns, or of making faces at the physic? Is it not wiser to attempt converting the one into a draught of nectar, and the other into a bed of rose-leaves? This may be effected by prudence and discernment, but wo to you if you give way to irritation. The worm will turn if trodden upon; and the Dun, though he may seem humble as that despised reptile, can turn with still more deadly effect; and remember, that *when he* turns, *you* are apt to be *turned* also—into Denman's Priory. Be advised, then, in time, and

ponder most attentively over the next chapter, in which I shall endeavour to give you some useful hints respecting your conduct to, and management of, Duns, *crede experto*. In the meanwhile, soothe your excited feelings by the perusal of the following “simple lay.”

MY TAILOR!

Who brought me patterns whence to choose?
Who never credit did refuse?
Who lent me money, like the Jews?

MY TAILOR!

Who always rigged me out the best,
In faultless coat and killing vest,
’Till ladies cried—“How well you’re dressed!”

MY TAILOR!



Who, when his bill I could not pay,
Would bow and smirk, though I would say—
“Pray call again another day!”

MY TAILOR!

Who, when my dad no money sent,
And e'en my aunt would not relent,
Still found me cash, at twelve per cent?

MY TAILOR!

Who always wore a placid air,
However I might fume and swear
At trousers tight, that still *would* tear?

MY TAILOR!

Who vowed Apollo Belvidere
Could not approach *my* figure near?
That I was quite the ladies' dear?

MY TAILOR!

Who made the very suit of clothes
In which I told my love and woes,
And did to pretty Jane propose?

MY TAILOR!

Who in my page of memory still
Doth live, and live for ever will,
Till I have paid his horrid bill?

MY TAILOR!

CHAPTER IV.

ON THE PROPER METHODS OF MANAGING
YOUR DUNS.

THIS, oh, ingenuous youth, is a most important and intricate subject; the passage between Scylla and Charybdis was less replete with perils to the mariner, and the question of "gown" and "surplice" less embarrassing to the Bishops of London and Exeter. After due consideration, and a careful comparison of the *pros* and *cons.*, I give it as my de-

cided and serious conviction, that the Dun must be managed by mild methods. One golden rule which I would impress upon the Detrimental's mind is, "*never* deny yourself to a Dun." The Dun is by nature and education (when he has any), a suspicious animal, and candour must confess that to shut the door in his face is not a method peculiarly adapted to remove his suspicions. The utmost I would allow—and I am inclined, from experience, to consider even this a dangerous expedient, and one to be avoided—is to tell him you are "particularly engaged" at that minute. It is evident, however, that this excuse will not serve for more than two or three times, and therefore, as a general maxim, I repeat it—always admit your Dun. Admit him at once, freely, and without hesitation; and be sure to offer him a chair—an arm-chair even is advisable, and looks considerate, when the unwelcome visitor is old or infirm. I think it, too, a good plan always to begin the attack yourself—as, by saying, for instance:—

“I suppose, Mr. Tomkins, you have called about your bill?”

To this the Dun will probably give a modest and hesitating kind of assent, and you can then at once bring to bear upon him the whole battery of your excuses. This is taking the bull by the horns, and I have found incalculable advantages result from such a method of proceeding. Instead of finding you averse to entering upon the unpleasant topic, the worthy man is surprised and delighted to see such readiness in noticing the object of his visit ; it makes a favourable impression upon his mind (when he is endowed with that rare possession), and leaves him, at the very outset, I may almost say, at your mercy. You should then proceed to strike while the iron is hot, and if truth be a little violated in the operation, surely Jove, who “laughs at lovers’ perjuries,” will not frown too severely upon the few necessary lies of a Younger Son.

1st. You may say, “Really, Mr. Tomkins,

this is extremely unlucky; had you only called yesterday I could have easily settled your account, having received a remittance, which I would have applied to its discharge; but now, unfortunately, I have paid it away in other demands."

The odds are ten to one that the patient will swallow this bolus complacently, and take his departure in a state of beatitude, merely observing:—

"Oh Sir, pray *don't* mention it; it is of no consequence; I will call another day," etc., etc., etc. Or,

2ndly. You may anticipate the very complaint which your visiter was probably about to utter himself.

(E. G.)

"The fact is, Mr. Tomkins, that as your account has now stood for so long, I feel extremely anxious to settle it; but I am really so hard pressed for money just now, that it

would be very inconvenient for me to do so at present.

(N.B.—This excuse is always best at Christmas. You can thus put off Dun after Dun by telling them you have *such* a number of bills to settle *at that time of the year*, and by this means you escape without paying any, and keep your quarter's money for your own amusements—instead of *theirs*.)

“You may rely, however, upon my sending you a remittance as soon as I can get a little free from all the other demands which are now coming in, and this will not be long.”

You will observe, oh Detrimental! a peculiar advantage, or, I should rather say—two peculiar advantages, in the latter portion of this excuse. You mention a remittance, but do not specify the *amount*, and that mysterious remittance is to be forthcoming ere “long” The *smallest* remittance, therefore—say £5 on account of £500—will fulfil your promise; and there is no definite period of time figured by the

little word "*long*." The lover who has just left his mistress, thinks the night which must intervene before their next meeting very *long*, but the poor devil who is to be hanged to-morrow, finds his one night a fearfully "short" one. It is clear, then, that the words "before long," may mean, in *your* estimation, before the next six months, and do not care a fig what short period of time *he* may, in his ignorance, suppose it to import.

Or,

3rdly. If the amount of the debt applied for be a trifling one, as, for example, something like thirty shillings, and you happen to have—such things do sometimes occur, even to Younger Sons—a ten-pound-note in your desk, it may be advisable to say, with a placid expression of countenance, as if you were doing the most delightful thing in the world—

"Oh, certainly, Mr. Tomkins, I will settle your little account with the greatest pleasure! I have no gold or small change, so I must

request you to give me change for a ten-pound note."

Of course, if your visitor has not the necessary amount of change, he must "call again," and his bill—like every useful and philanthropic measure attempted to be introduced in the House of Commons—will be sentenced to "lie upon the table." Duns, however, are rather awake to this kind of thing now, and the expedient is by no means a certain one; particularly if your visitor has been to other debtors that morning before he honoured you with his call, as he must have been uncommonly unfortunate in his rounds, if he has not received from *some* of his victims enough to pay you back the balance of the ten-pound-note, after deducting his own "small account." All I can say is, that though I *have* occasionally succeeded in this experiment, I have several times found it a bootless one, and so I cannot of course conscientiously recommend it as infallible. A vast deal, however, must depend upon the temper and dis-

position of the individual Dun with whom you have to deal, upon the amount of your bill, and the space of time during which it has been running ; but the experienced Detrimental will at a glance see the frame of mind in which his unpleasant guest happens to be at the time, and will wisely take his measures accordingly. I may also observe here, that if the Dun apply by letter and not personally, the kind of excuses above alluded to are rather more perilous, and this for a very simple reason — *verbal* promises, like pie-crust, are “made to be broken,” but “*littera scripta manet.*”

Politeness and good temper are, nevertheless, the most efficacious methods of dealing with Duns. Put them at their ease, receive them as if they *really* were Christians, and there is little doubt that advantageous consequences will ensue. I have known this polite attention towards Duns carried so far even as an invitation to dinner, so that the creature who *came to dun*, *remained to dine*.

I do not, however, esteem this a very prudent proceeding, however much it may flatter the Dun's vanity at the time. In such a case the *Amphitryon* is placed on the horns of this disagreeable dilemma: either he gives his Dun a bad dinner, entailing indigestion, and bad temper on the poor devil next day, or the fare is good, and the wine superb, in which case, the Dun naturally concludes that the cash which *should*, in his opinion, if not in yours, be devoted to the settlement of *his* account, is squandered instead upon the "good things of life." This, however, would hardly apply, if your guest, the Dun, should happen to be your wine-merchant, as the vulgar fellow would doubtless think it an excellent joke to drink the wine for which you will have to pay *him*—and satisfied vulgarity is invariably good-humoured. I can see no reasonable objection, however, to offering your Dun a crust of bread and cheese and a glass of wine, if he happens to "drop in" about luncheon time.

I would also advise the Younger Son never to leave any bills lying about upon his table, as it looks bad, especially if he is favoured by a Dun's call. The animal's eyes will, by some strange fascination, be most certainly attracted to those suspicious-looking missives, and it will give him awkward qualms and misgivings as to his own fate, if he sees under his very nose, hosts of applications for payment from his brother vampires. Did the Detrimental actually possess such a "rare gem" as a *receipt*, nothing could be more efficacious than to let that blessed document be visibly exposed in some conspicuous place, to the admiring gaze of his visitor. Here, however, a query *will* obtrude itself upon my reflecting mind — "Was there ever a Younger Son who possessed a receipt?"

Among all the delicious dreams produced by the influence of "sublime tobacco," I think one that I myself enjoyed could not be equalled, certainly not surpassed. It was a year or two ago, in the first week after Christmas; I was

sitting alone in my melancholy and bachelor lodgings ; one of Hudson's best cigars was between my lips, and a host of my Christmas bills was lying upon my table, preparatory—not to being paid, but to being put away in a huge box, which I kept for such disagreeable documents. My feet were luxuriously placed upon the chimney-piece, my head was slightly turned round from the fire (a glorious one—I had just let my coal-man in for a fresh supply of “black diamonds!”) and my eyes were languidly and despairingly fixed upon the pile of paper atrocities which encumbered my table. Fume after fume of the delicious vapour eddied from my Havannah ; my senses became steeped in a pleasing drowsiness, and I dreamed a waking dream. Methought, that suddenly a beautiful little fairy sprang up among the papers (her countenance had a miraculous resemblance to the last heiress who had refused me), and with a golden wand which she bore in her hand, touched all the hated

documents one after the other. Oh, heavenly transformation! On each paper, as the wand touched it, sprang up, in words of fire, the word "Received."

Never shall I forget the bliss of that moment; not one paper was passed over, but all appeared at last stamped with those blessed letters. In my ecstasy I started from my chair; alas! my cigar was out, and there lay the detested papers with not a vestige of the fancied word.

The recollection of that awful moment so unmans me, even now, that I must break off this chapter and have recourse to a Cabana. The Detrimental may perchance find a little interest in the following doggrel:—



THE SINGLE KNOCK.

A Ditty for Detriments.

THAT single knock ! that single knock !
 Ah me, it comes once more ;
 My very hair is turning gray
 With horror of that door.
 I wonder *which* of them it is ;
 Oh ! would that I could run :
 Alas ! their name is "legion," but
 I'm sure it is a Dun.

That single knock ! that single knock !
 It is my funeral bell,
 And seems to ring of future "tick,"
 The melancholy knell.

I cannot bear the dreadful sound,
 'Tis worse than any gun ;
I wonder *which* of them it is—
 I *know* it is a Dun.

That single knock! that single knock!
 Oh! will it *ever* cease?
Why can't the fellow go away,
 And let me be at peace?
I cannot pay his odious bill,
 I am a Younger Son:
I wonder *which* of them it is—
 I *know* it is a Dun!

That single knock! that single knock!
 Yes, there it is again :
There's more impatience in its sound;
 I shut my ears in vain.
I'd sooner be a galley slave,
 To toil in rain or sun :
I wonder *which* of them it is—
 I *know* it is a Dun!

That single knock! that single knock!
 It comes again, more quick ;
I'll have that knocker muffled up,
 And make believe I'm sick.

I can't get out to eat my chop,
Or even munch a bun:
I wonder *which* of them it is—
I *know* it is a Dun!

That single knock! that single knock!
Each minute seems an age;
I thought so—there it is once more—
He's getting in a rage.
I used to laugh at bills, but *now*
I find it serious fun :
I wonder *which* of them it is—
I *know* it is a Dun!

CHAPTER V.

ON THE PROPER METHODS OF MANAGING YOUR
DUNS (CONTINUED).

HAVING then come to this conclusion, that Duns are to be treated with consideration and affability, I shall proceed to illustrate this part of my subject with further examples.

The Dun being naturally a distrustful animal, and like Ishmael, "His hand being against every one, and every one's against his," it

requires considerable delicacy to apply just so much of the *suaviter in modo* as may not awaken his suspicions; in other words, let your flattery be veiled and insidious, not open and gross. The angler who wishes to ensnare the cunning fish is careful, whatever may be the bait, to keep *the hook well concealed*; and so also, the Younger Son should use such dexterity with *his* prey, that all may appear fair outside: while within lies hidden destruction. Duns, too, have a foible, for what they are pleased to call *open conduct*, and they profess to hold any dissimulation or false excuses in great horror. I have often heard them say—talking of some poor devil, whom they had entrapped, before he could get to France—“If Mr. So-and-so, had *only* told us it was not convenient for him to pay us, just at that time, we shouldn’t have cared; but to go and act in such an unhandsome manner, and so unlike a gentleman,” etc., etc., etc.

In my opinion, therefore, an adroit affec-

tation of extreme openness is one of the most killing methods of subduing a Dun. Tell him you are much embarrassed by the failure of an expected remittance; that you *cannot* name the day when you will be able to pay him (and this, probably, will be no lie); and that you do not wish to promise, knowing all the time, that you may be unable to keep your word. Duns like this frankness, and they go away, thinking within themselves—"Well, the young man has no humbug about him, at all events; he'd pay if he could, I can see that. Poor fellow! I must not be too hard upon him, he is so frank and open about it."

I knew a tailor once, who was so moved by this *open* conduct, on the part of a Younger Son, that his emotion betrayed itself in a most extraordinary manner. He hesitated to leave the room; he kept fidgetting about from one foot to the other, playing with the handle of the door, and exhibiting divers other most peculiar antics. At length, his excited feel-

ings *would* have vent, and, approaching the astonished Detrimental, he gasped out, in a voice broken with emotion—"Sir, *will* you allow me to lend you a hundred pounds?" Conceive the Younger Son's face, but, more extraordinary than all, he actually *declined* the tailor's affecting offer!

Talk, after that, of Scipio's continence!—What was it to the self-denial of that Younger Son, who modestly turned away from a hundred pounds—a hundred *real* pounds—when they were placed at his disposal, almost providentially? I pause, at a loss which most to admire—the stupendous liberality of the tailor, or the still more stupendous disinterestedness of the Younger Son. Both the actors in that sublime scene should be embalmed after death by Monsieur Gannal's process, that ages yet unborn might contemplate and revere the forms, which once enshrined two such noble hearts.

The Detrimental will find it generally much more easy to manage a Dun whose bill is con-

siderable in amount, than one whose account is a trifling one. This may be explained variously. A man to whom you owe a large sum of money, will, naturally, be more averse to harsh measures, which may compel you to the alternative of whitewashing, or a bolt, than a petty little rascal to whom you have been obliged for comparatively few favours. A Dun whose bill is on a large scale, grows cool and philosophical from the contemplation of its very amount. He calculates that if he ultimately receives merely a-half, or even a-third, he will still realize a very pretty profit. He therefore waits patiently, "hoping all, and enduring all," and watches complacently, like the spider from its nook, his victim getting more deeply and deeply entangled in the web. The small Dun, on the contrary, having less reasons to be patient, and of course, from his confined sphere of business, having more need of his money, is generally a most annoying personage. He is apt to denominate all your little soothing artifices by the

one comprehensive name of “gammon;” and his manners are infinitely more obtrusive and impudent than those of his graver *confrère*. A *large* Dun, may, in fact, be compared to an unpleasant boil—painful, I will grant, but still confined to one part of the system, and which may be healed or diminished by poultices and fomentations; but the *little* Dun is like the worrying flea, which hops about from one part to another, leaving irritation and annoyance every where, and uniformly escaping, by its very insignificance, from your grasp. My advice, therefore, to all Younger Sons is, always to get rid, if possible, of their *small* bills before they trouble themselves with their large ones. “Take care of the *pence*, and the pounds will take care of themselves.” Of course, impossibilities *will* be impossibilities still; and if the Detrimental be equally unable to pay small *or* large, he must manage them both, *pari passu*, as well as he can. I may add, that perhaps, all things considered, *washerwomen* are the most trouble-

some and detestable of the "small fry" of Duns. They are continually clamouring for their dues, and they are somewhat dangerous persons to offend, as the following anecdote will show. I once was acquainted with a Younger Son, whose stock of linen had degenerated (from too frequent visits to "my uncle") into one solitary shirt. It is true, he had ordered a fresh supply on credit from his hosier; but, at the time I mean, they had not yet been sent home. My hero was consequently under the disagreeable necessity of lying in bed all the morning till this solitary shirt could be washed and dried for his evening use. One evening, he was engaged to a dinner party, where a very pretty woman, and very rich in the bargain, to whom my hero had long been paying his attentions—and successfully—was to be present. The hour was drawing nigh, the Detrimental had made all his toilet except in the one indispensable article. Enveloped in a "seedy" dressing gown, he sate shivering

anxiety, awaiting his washerwoman's well-known knock. It came, and she made her appearance with the wished-for shirt in her hand. "Give me the shirt, quick," cried my hero, extending his hand as he spoke. The washerwoman drew back, and coolly replied, "You owe me eighteen-pence, sir; I am a poor woman, with a large family—I must be paid." "D—n your family," cried the Detrimental, "I have not got a farthing—give me my shirt." "I won't till I have my money," was the virago's reply. The unfortunate Detrimental swore, stormed, and raved, but all was of no avail; he even descended to the most abject supplications, but it was in vain. There *she* stood with the coveted garment in her hand, while *he*, like Tantalus of old, "saw, but could not grasp." At length, driven to despair, he exclaimed, "My good Mrs. Brown, for God's sake give me my shirt. I am going to dine at Mr. Wilkinson's in Belgrave square; I shall be too late—I shall be ruined!" An infernal smile lighted up for

an instant the washerwoman's face, and without saying another word, she departed with her prize, leaving my hero shirtless, and, of course, dinnerless.

In the middle of dinner at Mr. Wilkinson's that evening, while the guests were discussing the mysterious non-appearance of my hero, and the pretty Charlotte Singleton was pouting and looking daggers, grievously offended by the absence of her lover, a parcel was brought in by a servant and delivered to the master of the house. He opened it, and to the astonishment of all, out fell a shirt! Snatching up a little dirty scrap of paper which fell from the garment, the host read out the following exquisite *morceau* for the edification of the company.

"Muster Wilkinson,

"Sir.—Has Muster Howard,* owes me eighteen-pence, and has only got this one shirt, which I encloses; and has I would not let he have this ere shirt till he paid

* The name I choose to give my hero.

me, which he said as how he could'nt, I sends you the harticle in question, that you may not be surprised at his not coming to dinner.

“Your humbell servant,

“MARY BROWN, Washerwoman.

“N.B.—Washing done on reasonable terms, and a good drying ground.”



The roar of laughter which succeeded may be guessed. In less than a month after this “un-toward event,” Charlotte Singleton was married to a fat merchant, and Fitz Walter Howard, Esq., was in the Queen’s Bench. I shall conclude this chapter with the following “Moral,” deducible from the above story, for the benefit of Younger Sons:—

“Never swear at your washerwoman,
When—you have only got one shirt ;
And an heiress in view.”

When you have duly digested this lesson,
you may read, by way of reward, the following
plaintive effusion :

MERRY CHRISTMAS ;

OR,

THE YOUNGER SON'S COMPLAINT.

THEY call it *merry* Christmas !
And much to my surprise,
It may be so to little boys
Who gobble up mince-pies.
Mince-pies ! I hate the very name—
They're worse to me than pills ;
For whenever *they're* in season,
So too are Christmas Bills !

They call it *merry* Christmas !
A curious notion, that,
Because *some* tables groan beneath
Rich turkeys, fine and fat.

Oh! I cannot bear a turkey,
Its sight all pleasure chills;
For whenever *they're* in season
So too are Christmas Bills!

They call it *merry* Christmas!
The foolish folks, you know;
Because young ladies may be kissed
Beneath the mistletoe.
Oh! the very thought of kisses
My soul with terror fills;
For when *kisses* are in season,
So too are Christmas Bills!

They call it *merry* Christmas!
They talk of jovial cheer,
But I cannot say I'm merry
While Duns are knocking here.
And, though, in *some* glad circles,
Gay mirth its joy distils;
My "circle" is an *endless round*
Of Creditors and Bills!

They call it *merry* Christmas!
Well, let them call it so;
I only wish, for one short hour
They knew but what *I* know.

There is ice upon the river,
There's snow upon the hills ;
But *nothing* chills a Younger Son
So much as Christmas Bills !

They call it *merry* Christmas !
And "*happy*" New Year say ;
I'm very glad *they* find it so,
But *I* must whisper, "nay!"
How *can* the *New* Year's coming be
A remedy for ills,
When its presence, like some dark witch,
Calls up the *Old* Year's Bills !

CHAPTER VI.

ON THE PROPER METHODS OF MANAGING YOUR
DUNS (CONCLUDED).

I HAVE endeavoured to show, in the two last chapters, the expediency of observing a civil, nay, even a polite, demeanour towards your Duns. It is a self-evident axiom, that you are always—unless you have succeeded in making a trip across the “herring-pond”—more or less in the power of a Dun, and that this disagreeable animal has the ability of annoying you in some one way or other. If, like Achilles, you have but one vulnerable part, or,

like a cab-man's horse, any particular and especial "raw," the Dun is sure, by some fatal instinct, to wound or touch you in that very part. Surely, then, in self defence, and from prudential motives, it is your interest, oh, Detrimental, to manage the obnoxious creature with whom you have to deal—or rather with whom you have dealt—in such a way as to render his sting the least painful and penetrating. It is an old saying, that "we hate those whom we have injured," and I fear this is too often the case, as regards that interesting portion of the community to which the present work is dedicated.

Instead of regarding the Dun as an *enemy* to be defied or resisted, the Younger Son should look upon him as a friend, who has already rendered him great service—more, probably than he will ever have it in his power to repay—and who, although just at present rather troublesome and obstinate, may, by persuasion and gentle treatment, be induced to render still

greater ones. We do not throw away the champagne bottle till we have drained the last drop of the glorious grape; we do not tread the orange-skin under foot till we have sucked the uttermost drop of its refreshing juice; neither should we impatiently attempt to get rid of the Dun, until we have duly and fully ascertained that there is really nothing more left squeezeable in him. *Then*, indeed, it may become a consideration (but not before) how we can get rid of the incumbrance which has now turned into a useless one; but, till every art has been exhausted, every wile put into practice, and every lie worn threadbare, for God's sake, Detrimental, be gentle, be patient, and—as Isaac Walton instructed the angler to impale a frog—"treat" your Dun "as tenderly as if you loved him." Poor fellow! he may have much to try him, and to irritate his temper; he may have had a "family jar" with his wife; he may have got the tooth-ache or a corn; he may have been jilted by his mistress; he may have been

swindled by the "friend of his bosom;" he may, in short, have had enough in a thousand different ways to make him sour and disagreeable on that very day; do not, then—for his sake, and your own—do not be too harsh with him, but make an *allowance* for his peevishness, if you cannot for his *bill*; give him fair words, if you cannot give him golden sovereigns; and at least discharge towards him the duties of politeness, although you may unfortunately be unable, at that particular time, to discharge his account. Perchance, the "bread" which you thus "cast upon the waters" may "return to you after many days," and you will enjoy not only the comfortable consciousness of having treated a fellow-creature with Christian forbearance, but the still more intense delight of having, by the exercise of that exemplary patience, wriggled yourself still more deeply into the "injured one's" books. Once more then, Younger Son, my brother in affliction, and my present disciple, always observe this golden rule.

“Let your Dun in when he knocks, and keep your temper.”

It now becomes my duty to enlighten my Detrimental readers, with a few hints as to certain expedients, which may be used in order to get rid of a Dun, in extreme cases. I shall illustrate this part of my subject by an anecdote or two, as a more agreeable and entertaining mode of imparting useful instruction. One instance of ingenuity on the part of a Detrimental, in shaking off his tormentor was the following (by the by, I must here mention a little fact, which to a scientific mind and one well versed in matters of natural history, may not be without interest, as establishing a case of curious similarity between the human and the brute creation. It is well-known to gamekeepers and fanciers of the canine species, that dogs are subject to the attack of a nasty little disagreeable animal, called a “tick.” This nauseous, little wretch fixes itself firmly on the unfortunate dog, and lives by sucking the poor

animal's blood, and it is very difficult to extirpate these vermin, which thrive and fatten on their sanguinary diet. Just so does the Dun fasten upon the Detrimental and suck his very blood—when he has any, *blood* here being synonymous with *blunt*: just as difficult is *he* to get rid of; and, still more extraordinary, both dog and Detrimental are equal sufferers from *tick*. How wonderful are the ways of Providence! This is a long digression, but I trust a pardonable one, from the curious fact which it sets forth):—

Mr. Henry Mordaunt was a Younger Son, whose father benevolently supposed that £200 a year, which he allowed him, was sufficient to pay for cigars, a cabriolet, a West-end tailor, claret, champagne, and a small milliner, besides other necessary expenses (these fathers are so very mistaken in their notions). Of course, Mr. Henry Mordaunt was what is vulgarly called over head and ears in debt, and consequently grievously exposed to the attentions of impor-

tunate Duns. His door was besieged by continual applications, and things had at last got to such a pitch, that he was resolved to try a desperate expedient. It happened to be just the time when the cholera was making such fearful ravages in London, and the ingenious Detrimental laid his plans accordingly. His besetting plague was a confounded tailor, who would *not* "listen to the voice of the charmer," and whom he managed to dispose of in the following manner:—On the day which Snip had fixed for his next visit, our Detrimental did not get up; and, just before the time appointed, he made his "tiger"—who, of course, enjoyed the fun vastly—fetch a quantity of blue paint, ready mixed for the occasion. With this paint the Younger Son daubed his agreeable face, till it became as thoroughly *blue* as Lady Morgan's or Mrs. Howitt's. He then awaited quietly in bed the expected visiter. "Rat," went the knocker, and the door was immediately opened by the attentive tiger.

"Is Mr. Mordaunt at home?" asked the tailor.

"Master is at home, but very ill in bed," replied the tiger.

"Oh! I dare say; one of his old excuses," grumbled the tailor.

"No it a'nt no excuse, at all. Doctor Thomson was here just now, and said it was the 'cholera morbus,'" growled the tiger.

"Cholera devil!" retorted the tailor. "I am determined to see your master;" and with these words he pushed by the tiger, and forced his way into Mordaunt's bed-room.

The Detrimental slowly raised his head from the pillow, and gazed at his visiter with a solemn and reproachful look.

"O Lord! I'm d——d if he a'nt in the *blue stage*," roared the terrified tailor; and with one stride, he was out of the room; with three more, out of the house; and he was too much engaged for the next six weeks, with fumigations and chloride of lime, for any matters of



business to claim his attention. In other words, he was so much afraid of being summoned to his "great account," that he did not think of applying for his "small" one.

Those six weeks brought the Detrimental's bill within the Statute of Limitations !!!

I recollect two instances in my own experience, which I will record here, as they may perhaps, be of use, in the way of instruction, to a Detrimental, should he ever find himself involved in a similar predicament. I was, what is facetiously called, "educated" at Oxford, where I acquired the usual insight into boating, drink-

ing, debt, and blackguardism, that is the common result of an University life. My allowance, though a handsome one, was, of course, wholly insufficient to keep pace with my expenses, and I was overwhelmed with Duns of all sizes and dimensions. Those harpies became at last so intolerable, that I was compelled to get a friendly doctor to give me an *ægrotat*, and I then kept myself closely shut up in my rooms. One day I was invited to dine at my father's, whose place was about six miles distant from Oxford. The old gentleman dined at five, and was punctuality personified. I had concluded my toilet, and was about—though with a trembling heart—to leave my rooms, in order to get into a gig which my tiger had ready at the college gate, when—"Rat!" came a single knock at the door. There was no mistaking that dreadful sound; it was a Dun! A couple of minutes passed, and another single knock—but, if I may so express it, in a different key, was heard. "Rat! Rat! Rat!"

D—n the knocks ! one now succeeded the other, all different in *sound*, but agreeing in *nature*—pleasant variations of the one eternal tune, “Dun, Dun, Dun !” What could I do ? There I was, in silk stockings and varnished shoes, waiting to escape ; but, like Sterne’s starling, I could not “get out.” In the meanwhile, time was flying fast, and I knew my father would be furious if I came too late for the soup. In my despair I looked out of the window (the first floor), and was meditating the fearful experiment of a leap out, when I beheld the gardener passing by. A thought instantly struck me. I attracted the man’s attention by a slight whistle, and, when he came sufficiently close to hear me, I leant out of the window, and muttered “A ladder, for God’s sake, Tom !” pointing back, as I spoke, my thumb over my shoulder with a most significant gesture, as much as to say, “There they are !” Tom gave a wink and a grin, and vanished ; only, however, to reappear with the

ladder, which he carefully applied to the window, and down which I, of course, hopped with great alacrity. I was soon in the gig, and got just in time for dinner. The rat-tatting went on till nine o'clock, when the Duns got sleepy, and went home to their wives and domestic felicity.

The next circumstance occurred during my residence in Lincoln's Inn, where I possessed chambers on the third floor, with more than seventy steps to be ascended before the den of the future Chancellor could be reached. Outside the door of these chambers stood an immense deal chest, which had formerly contained divers ponderous articles, brought from my rooms at Oxford to my new residence. I was at this time deeply engaged in Coke upon Lyttleton, Blackstone, and other learned books; but alas! I was as *deep*, if not more so, in the books of my various tradesmen (poor devils!).

You may imagine, then, that there was a constant run upon the knocker, and that my

legal studies were enormously interrupted by the continual succession of single knocks, which commenced at 10 A.M., and finished generally about 6 P.M. In vain I never opened the door, the infernal clatter still went on, and I was completely worn out—as my knocker began to be also—by the unceasing annoyance. My Duns were certainly more persevering than those of any other Detrimental with whom I was acquainted, and I at last ascertained the reason of their singular obstinacy.

Each Dun, by the time he had mounted the seventy-seven steps, especially if he was at all infirm or asthmatic, was completely tired and out of breath, and he consequently found the great deal chest a most welcome resting-place for his seat of honour. One came up after another—there was room for all—and there the rascals would sit, cheek by jowl, discussing *their* bills and *my* profligacy, each, at intervals during the day, giving in turns a knock at my door, by way of varying their amusement. After indulging in

this luxurious and epicurean entertainment for some hours, one would be sent down—of course the youngest and most active of the batch, or, if they were all elderly personages, they tossed up which should devote himself—to fetch up a supply of bread and cheese, porter and pipes; and then a “feast of reason and a flow of soul” would continue during the whole afternoon, each, however, taking care to give the knocker due occupation, when it came to his turn. Did I, therefore, poke my nose outside the door, I was sure to see, in the words of the nursery song,

“The butcher, the baker, the candlestick-maker,
Rogues all three.”

Flesh and blood could not endure this beyond a certain period, and I, at last, hit upon the following successful method of shaking off my disagreeable visitors. I procured a quantity of nails, and having made them sharp at both ends, I hammered them firmly into the

whole surface of the deal box. This took me the whole evening, and I then retired to bed, with an anxious wish to ascertain the result of my invention. Morning came. It was 10 o'clock. I heard a single knock. A minute more, and a strange indescribable noise, something between a scuffle and a scratch, accompanied by an audible



"DAMN IT!"

greeted my ears. I jumped out of bed, and listened attentively; various mutterings and whisperings were heard, and then all was still.

I cautiously opened the door, and nothing was visible upon the deal chest but the *tail of a shirt*, fixed firmly upon one of the nails ! The case was clear ; the first Dun had come up out of breath, panting, puffing, and blowing, as usual ; he had given his usual knock, and then, without perceiving my ingenious operation, had instinctively sate down upon his old familiar resting-place. One of the nails had caught his "sitting-part," an awful scratch and tear had ensued, and the Dun fled, like Joseph from Potiphar's wife, leaving his shirt, or at least part of it, behind. Rushing down stairs, he had encountered the other Duns coming up ; he had told them of his accident, showed them his tailless garment, and, struck with a simultaneous terror, they had all departed, and left me "alone in my glory." I was not dunned any more for—a week. Years have fled since that eventful day. Dun has succeeded Dun as hour has succeeded hour, but never shall I forget the ecstasy of that triumph ;

and the tail of that shirt is still suspended over my chimney-piece, as a glorious trophy of the "days gone by!"

I will conclude this long, but I hope interesting, chapter by a few verses, which the Detrimental—if he have any taste for poetry—may commit to heart.

THE WAFERED LETTER.

A Ballad.

BY A YOUNGER SON.

A *letter*, say you, little maid?
Who can the writer be?
For seldom any one but Dun
Or lawyer writes to me.
Just so! it is a tradesman's hand;
In yonder basket fling
(My refuge for the destitute)
That horrid wafered thing!

'Tis sweet to have a letter from
The lady whom one loves;
A scented letter, neatly sealed
With Cupids or with doves;
But *bills*, not *billets-doux*, the post
To *me* doth ever bring—
Oh ! throw into yon basket, then,
That horrid wafered thing !

'Tis sweet to have a kind note from
Some friend that far doth roam,
Or one, with fifty pounds enclosed,
From "Governor" at home ;
I'm poor, so have no friends—my dad
Ne'er draws his purse's string;
Oh ! throw into the basket, then,
That horrid wafered thing !

'Tis sweet to hear the postman's knock,
And read a letter, which
Proclaims some wealthy aunt hath gone
To heaven, and left you rich.
I've no such luck—*my* aunts are tough;
Their souls will *not* take wing—
Oh ! throw into yon basket, then,
That horrid wafered thing !

Love, friends, and wealth, are blessed boons
Vouchsafed not to my fate—
And *yet*, though poor and friendless, I
Feel sure I'm loved by *Kate*.
But I must think of dunning *knocks*,
And *not* of wedding *rings*—
Oh! throw it in yon basket, with
The other wafered things !

Oh ! throw it in yon basket, pray—
'T will not be lonely there ;
'T will find at least a hundred more,
With just its shape and air.
Oh! throw it in yon basket, then,
Its sight my bosom stings—
And let it lie in quiet, with
The other wafered things !

CHAPTER VII.

ON THE CONDUCT PROPER TO BE OBSERVED
TOWARDS FATHERS, AND ELDER BROTHERS;
WHEREIN ALSO ARE INCIDENTALLY TREATED
OF WEALTHY SPINSTER AUNTS, RICH BACHE-
LOR UNCLES, AND NEPHEWS WHO ARE HEIRS
TO LARGE ESTATES.



ALTHOUGH this
work professes to
be a treatise upon
the Nature and
Management of
“Duns,” I need,
I am sure, make
no excuse for the
title and subjects
of the present

chapter, relating as it does to personages who are connected, some intimately and nearly, others more remotely, with those unhappy *souffre douleurs*—the Younger Sons of England. Indeed, fathers are clearly the origin and sole cause of those Duns who infest unhappy Detrimentials. This must at once be acknowledged, when we reflect, that if the father were *not* a father, he would have no son; and that if the son did not exist, *he* could not be dunned; *ergo*, the father, in giving life to more than one son, *entails* upon the younger, *not* the family estates, or a share in them, but all the plagues and miseries of Dunhood—Q. E. D.

I fear this simple reflection does not often occur to the minds of "Governors," who are too apt to dwell minutely upon the duties of sons to them, leaving out of sight the fact, that whatever a Younger Son may "owe" to his father, he probably "owes" a devilish deal more to his tailor, which last debt would not, nay *could* not, have been incurred, had the first

never existed. The "authors of our being" are the "authors" also of our bills; they bring us into the world naked, and yet grumble when they are asked to pay for the clothes which we are compelled to wear out of respect to public morals, decency, and—the police. Let us analyze for a moment the exact nature of the relation existing between the "Governor" and his "Detrimental." The "Governor" in his youth probably, or in his maturer years, or perhaps even in his decrepitude, is struck by some pretty face, some well-turned leg, or some tempting ankle. He makes love to the possessor of these advantages; if a "good match," she probably accepts him. Presents are poured in, settlements are drawn, the clergyman ties the knot, a champagne breakfast is provided, the happy *pair* set off in a chaise and *four*, and—first my elder brother, and then unfortunate I, are produced!

Now, I would humbly ask, where is the advantage to *me* in all this? Why am I called out from

my painless non-existence into a world of wo, trials, and single knocks? What offence have I, *can* I, have committed, that from a state of vacuum and chaos, I should be forced by the volition of two unreflecting beings into an existence whose dawn is the cradle, and whose setting will probably be—the Queen's Bench?

Were it possible that a Younger Son could, previously to his entering upon existence, see unrolled before him, as in a map, the chequered course of trial and annoyance which that existence will pursue—could he contemplate the roses of life, side by side with its thorns, the Dun in fearful proximity to the drawing-room, the lawyer's letter lying cheek by jowl with the *billet-doux*—could he see all this, and did he still, in the plenitude of his presumption, exclaim, "I will take my chance—I will taste the bitter with the sweet"—then indeed, his lot would be one most merited. But nothing of this sort takes place; he comes

into the world, not indeed against his will, for he has no will, but without a voice in the matter which is so important to himself. It is the fashion to be disgusted and annoyed at a crying child; but for *my* part, a blubbering infant always excites my compassion. I fancy it is weeping, by some strange instinct, over the futurity of trouble which awaits it, and that its eyes are haunted by visions of shadowy and mysterious beings, which it cannot yet understand, but still recoils from—the visions of its future—Duns! But I am getting too metaphysical and pathetic: let us leave the child, and return to the “Governor.”

Governors, then, are indissolubly connected with the subject of Dun-hood, and I therefore must give my readers a few hints as to the proper conduct to be observed by them towards their estimable paternities. Here again, as with regard to Duns, I would say, let your method be one of gentleness. The “Governor” is an important item in the Detrimental’s list of

useful articles, and must be treated accordingly; as, moreover, *allowances* are different from *entails*, since the latter cannot—at least easily—but the former can, be *cut off*, the Detrimental should be very cautious, lest by some unguarded expression or action an irascible pater-nity should “withdraw the supplies.” Pride and independence are very fine qualities in *elder* sons, but too expensive and troublesome to form part of a Detrimental's baggage. It is doubtless a manly thing to speak boldly and firmly to a remonstrating Governor, but *quarter-day will* come round, and firmness and boldness will be found but poor substitutes for the £50 or £100, as the case may be, which their exhibition has perhaps induced the worthy old gentleman to retain. Let the Younger Son remember the wholesome proverb, that it is at best but questionable policy “to cut off your nose in order to spite your face.” Fathers are generally (with some honourable exceptions) *too* ready to lay hold of any excuse for diminishing or

stopping the Detrimental's "little all:" and they still, even in this philosophical age, retain some queer and old-fashioned notions of filial duty and respect, which should deter the prudent Younger Son from ever, except on most extreme emergencies, hazarding a too lofty or uncompromising demeanour. The Governor and the Detrimental may be compared to two skilful diplomatists, each on the look-out for the other's weak side, and anxious, the one to get as much, and the other to give as little, as each possibly can.

Depend upon it then, oh, Younger Son, that violence should be avoided, and that you will find the "wisdom of the serpent" and the "gentleness of the dove" more efficacious by far in opening Papa's purse strings than the devil-may care, "tip up old boy," sort of manner which some foolish and verdant Detrimentials think it a point of honour to adopt, in their communications with "the Governor."

Let us now say a few words upon the subject of Elder Brothers. I advise the Detrimental, as a golden maxim, always to be upon good terms with his elder or eldest brother. Flatter him whenever, and as adroitly, as you can; suffer yourself to be his scape-goat in the family; always take his part; consult his tastes; praise what he praises, and curse what he curses, and you shall have your reward. When old age creeps upon you, when friends have fled, and mistresses deserted you; when your eyes have grown dim, your coat seedy, and your credit threadbare—*then*, oh, Detrimental! you may reap the harvest of your former sufferings. “Then arise, and go unto your—brother;” and perhaps, in memory of the days gone by, in memory of your “sainted parents,” of the sports of childhood, of the kicks you received for him in boyhood, and the flatteries you heaped upon him in manhood; then, perhaps, he may give you a nook by his kitchen fire, or charitably install you as the

keeper of one of his lodges. You will then end your Detrimental existence under the shadow of the old trees beneath which your happy childhood played. If you keep on good terms with your eldest nephew (of which more anon), you will be among dear and familiar scenes; the voices of the departed will sound in your ears (if you do not happen to be deafened by the "single knock" of former days); and death will come calmly and peaceably to shed his welcome poppies over your wearied eyes, closing for ever among those "of your father's house!" Delicious picture! Soul-moving idea! True, there *are* elder brothers who will *not* enter into the feelings of their juniors. Like that one, who, when beseeched by the Detrimental to relieve him, unhesitatingly refused; and when the poor supplicant despairingly exclaimed—"But, after all, my brother, I must live!" coolly replied—"My good fellow, I do not see the necessity of *that*." True, there may be some like this; but let us hope, for the

honour of human nature, that they are indeed few.

Younger Sons, listen to the words of wisdom. "Love your elder brother; though he be vicious as Caliban, ugly as Polyphemus, and ill-tempered as Thersites." Remember the words of Vespasian to Titus—

"Dulcis odor lucri quolibet ex re."
(What, though dirty be its source,
Money never stinks, of course.)

Love your elder brother: *because* he is your brother, and because—he is heir to the estates!

Nor is the "nephew" by any means unworthy of attention and a notice from the Detrimental—of course, I mean the *eldest* nephew. Accidents *will* happen in the best-regulated families; and even elder brothers are not immortal: an awkward leap in the hunting-field; a trigger incautiously touched while going over a hedge (it is a curious fact, by the by, and

one which demonstrates the distrust inherent in human nature, that elder brothers seldom or never, if they can avoid it, get over a hedge, when out shooting, at the same time as their Detrimental juniors)—an indiscriminating fever ; any one of these may cut off the “hope” of the family, and make him the possessor of six feet of soil *beneath* the earth, instead of being the lord of a thousand acres *upon* it. In such a case, should the defunct happen to have left a son, the Detrimental may still reap, if a prudent man, some advantages from his relationship. But you must *sow* before you reap ; and a discerning Younger Son will, with a due regard to the mysterious decrees of Providence, and to the uncertainty of the future, lay the foundation of his influence over his nephew, by various ingenious artifices, practised from the very cradle of the little wretch. Sweetmeats in childhood, tops, kites, and cricket-bats ; a pony, if your finances can supply it ; or, at the least, a rocking-horse, with a flowing mane ;

battledores and shuttlecocks, or a little black and tan terrier, in boyhood ;



a double-barrelled gun (which you may get on tick from Manton or Smith), in adolescence ; and the addresses of one or two fair, though frail, Eves in youth, will be of advantage in paving the way to a complete possession of the nephew's favour. No chance, however uncertain, should be neglected by a wise Detrimental ; the present outlay is small, and the future incomings may be great. The "bow" of a Younger Son should always be provided with many "strings," that if one snaps, he may immediately recur to another. To Detrimentials may be addressed the advice given to

the "unjust steward," "make to yourselves friends" of *your nephews*, "that when ye fail, *they* may receive you into *their* habitations."

I must not conclude this chapter without a few observations upon spinster aunts and bachelor uncles, who may happen to be endowed with a considerable portion of this world's goods, and who are, therefore, worthy objects of the Detrimental's attention :—

"Un oncle est un caissier donné par la nature,"

say the French, and, of course, in some cases, an *aunt* may be looked upon in the same pleasing light. If, then, you are blessed with a rich old spinster aunt, study and humour her foibles in every possible manner. If she be a Puseyite, swear by the Oxford Tracts ; if she be Orthodox, denounce the "surplice" as Popery. Always lean to her side in politics ; snuff the candles for her when she is reading ; swear at the servants for not answering her bell more quickly ; and, if her pet lap-dog commits a

breach of manners upon the carpet, take up the "damning evidence" with the tongs, pat the interesting animal on the head, and exclaim, in your most dulcet tones—"Poor Fido! his dinner *must* have disagreed with him!"

Similar must be your conduct towards wealthy and bachelor uncles. If the rich uncle drinks four bottles of Port after dinner, so must the Detrimental nephew. If the rich uncle is a disciple of Father Mathew, the Detrimental nephew must "eschew sack," and stick to the parish pump. If the rich uncle is a poet, the Detrimental nephew must learn his verses by heart, taking care never to hint at a falling-off in the old gentleman's compositions, as Gil Blas was fool enough to do with his patron the Archbishop's sermons. Act upon these principles, oh, Detrimentials; follow the precepts I have endeavoured to inculcate, and when your souls grow weary of dissimulation and your tongues of flattery, think of your present poverty, and let the glorious word

“Legacy” gild the bitter pills you are now compelled to swallow. In the meanwhile, you may amuse yourselves with the following pathetic reflections of a Younger on his Elder brother:—

THE ELDER BROTHER.

Who was in lace and flounces nursed,
Because he saw the daylight first;
While *I* came last, and fared the worst?—

MY BROTHER!



Who was proclaimed by Doctor Rule,
The cleverest fellow in the school,
While *I* was whipped, and called a fool?—

MY BROTHER!

Who used the stolen sweets to cram ;
And swore, while all believed the flam,
'Twas *I* who prigged the raspberry jam?—

MY BROTHER !

Who used my father's pet to be,
And always sat upon his knee,
While e'en the lap-dog snarled at *me*?—

MY BROTHER !

Who always was the girls' delight,
And reckoned an Adonis—quite—
While *I* was snubbed, and called a fright?—

MY BROTHER !

Who flirted like Don Juan, while
If any maid on *me* did smile,
'Twas sure to rouse her mother's bile?—

MY BROTHER !

Who came of age 'mid feast and fun,
While *I* was told, at twenty-one,
To seek my bread, for *I* had none?—

MY BROTHER !

Who married Lady Anne with bliss,
While *I* was much too poor to kiss,
And got refused by every Miss?—

MY BROTHER !

Who sacked the diamonds and the plate,
And all the "Governor's" estate,
As *I* was born a year too late?—

MY BROTHER!

Who's living now 'mid rich and gay,
While *I*'ve no guests throughout the day
But wretched Duns I cannot pay?—

MY BROTHER!

CHAPTER VIII.

ON HUMBUG GENERALLY, AND THAT HUMBUG
IN PARTICULAR, WHICH PREVAILS IN ALL
TRANSACTIONS AND DEALINGS BETWEEN
YOUNGER SONS AND THEIR DUNS.



It must be confessed by all who have had any
experience in the world and "the world's

ways," that the one great ruling principle of life, the one *primum mobile* of high and low, rich and poor, the one pervading object of existence, is comprised in that vulgar but expressive word—Humbug! It matters not how fair may be the outward seeming, how plausible the cloak we wear, how disinterested the demeanour we adopt, the beginning and the end of all things are—Humbug. We may start in life with our feelings fresh and warm, gazing upon every flower with gladness, and listening to every bird with delight; music may enchant us for a time with its melody, or beauty with its fascinations, but depend upon it, there is Humbug at the bottom of each and all. I own this to be a somewhat uncomfortable doctrine, but it is a true one; and though we should agree with Doctor Pangloss, in "Candide," that "all is for the best in this best of all possible worlds," still, if we impartially consider the matter under its various phases, we must equally acknowledge, that this "best of all possible worlds" is in itself a

globular mass of unmitigated Humbug! The lawyer who defends a murderer, the clergyman who consigns his brother clergyman to perdition, because he himself wears a surplice in the pulpit, and the other a gown; the friend who tests your friendship by requesting you to accept a bill for *his* accommodation and *your* inconvenience; the mistress who smothers you with kisses while another young gentleman has just made his exit from the house before your arrival; the Mawworm who assigns heaven to himself and a warmer climate to "publicans and sinners;" the bishop who clutches the mitre while "*nolo episcopari*" proceeds from his lips; the philanthropist who votes "baths and wash-houses" for the poor who have no clothes to wash, and no food to eat; the good Samaritan who gets up a fancy ball for distressed Poles, while myriads of his fellow-Englishmen are starving in the streets; the monarch who in one paragraph of a speech rejoices in the friendly assurances of foreign Powers, and in

the next announces that a considerable increase must be made in the naval estimates; the Minister who congratulates the country on the improved state of its finances in one breath, and in the next claps on an income-tax for the next three years; each and all of these are inspired by one God, like the Pythian priestess of Delphi, and that God is—Humbug! Disguise it as you may, the deformity will still peep through; gild the pill if you like, but the calomel is still in it; dress the devil in a suit of Stultz's, and still there will be some "hole behind," where "his tail comes through." It is of no use mincing the matter; Humbug is in everything, and everywhere. These very lines I am writing, under the pretence of advice to Detrimentials, but in reality, to procure myself a bottle of Burgundy are—Humbug!

But, above all, Humbug is the great moving principle in all that takes place between Duns and Detrimentials. The bills of the one and the

excuses of the other, are equally expressed by this one word. A Dun without Humbug would be like a May-day without a sun; a Younger Son without Humbug is like a ship that goes to sea without a rudder. Between the Dun and the Detrimental the contest is one of Humbug. Let the Younger Son, then, make himself thoroughly versed in this "one thing needful;" let him study it in all its branches, and brood over it in all its ramifications. He will find a knowledge of this art more serviceable than the most abstruse treatise of Plato; more profitable than would be the knowledge of the philosopher's stone. Nothing is to be done without it, and everything with it. It is like the guano which manures the farmer's land, very nasty but very fertilizing. It is of course impossible for me to enter here into a one hundredth part of the different species and *genera* of Humbug; I can but advise the study of the art in general, and I must leave the particular instances to the penetration of my disciples. In some, it is in-

nate, by others it is acquired ; but to all it is most requisite. Humbug may, in fact, be defined as the "standing-place" required by Archimedes.

"Give me a standing-place, and I will shake the world."

It may be learnt at the private tutor's, the public school, and the university ; it flourishes in the Army, Navy, the Law, and the Church ; it uprears its head in Courts, and oozes through the smoky chimney of the cottage. There is no one peculiar professor whom I could recommend to teach it, because it is a lesson inculcated—if not in precept, at least in practice—by all. Valuable hints, however, may be gained in the art—if you observe a wife asking her husband for a cachmere shawl, a father requesting his eldest son to join in cutting off an entail, or a needy Honourable proposing to a rich widow. It inspires the lay of the poet, the eloquence of the orator, and the censure of the critic. It smokes in the *ragout* on your table ; sparkles

'mid the champagne in your glass, and peeps out with a sly laugh from the marriage-bed. Nothing is too holy, nothing too exalted, to bear its stamp; but to the Detrimental, especially, it is invaluable. Do you want a tradesman to give you credit?—ply him well with Humbug. Do you want an obdurate father to pay your bills for the sixth time?—you must administer a dose of Humbug. Do you want to entice an heiress to Gretna Green?—down on your knees, Detrimental, and woo the sweet creature with—Humbug.

But Duns have manifestly been provided by a kind and considerate Providence, for the especial purpose of being used as whetstones to sharpen the Younger Son's innate and latent qualities of Humbug. And this is, after all, but mere retributive justice. The Dun is, in himself, essentially a proficient in Humbug; and of this his very bills themselves are generally ample evidence. It is but justice, then, that he should in his turn become a victim to

the art which he has himself so assiduously practised upon others. Let not the Detrimental, then—if, unlike the generality of Younger Sons, he be provided with that unpleasant incumbrance a conscience—let not the Detrimental feel any remorse at humbugging his Dun. Let him rather complacently consider himself as the instrument of Providence in punishing the rapacious harpy, who has preyed so long upon himself and others; and, comforted by this consoling conviction, let him “fool” his disagreeable tormentor “to the top of his bent,” if he can. He may also make himself easy in the firm assurance, that however successfully he may practise the art or arts—for they are many—of humbug upon his Dun, the chances are a thousand to one that he will never humbug the said Dun so thoroughly, as the said Dun has humbugged *him*. Let him think, too, that he is serving not only himself and his own interests, but that he is also avenging the wrongs of numberless other Younger Sons, by thus “get-

ting to windward," as the sailors say, of the common enemy; and surely this reflection will act as a fresh impulse, if any were wanting, to send him steadily and craftily forward in the career of Humbug. Let Humbug be the theme of his morning meditations, his afternoon reveries, and his evening self-communion; let it rise before him in his dreams, and wait upon his pillow when he awakes; let it be the one grand end, aim, and motive of his Detrimental existence. Fate, and the blessed law of Primogeniture, have flung him into the world's arena, to combat, as best he may; and the contest must be one not of open force, but of wily stratagem. He must take, as his exemplar and his pattern, the ruthless tiger, the crafty and cunning fox; he must "stoop to conquer;" he must crouch before he can make his spring; he must dissemble, feign, and flatter: all unpleasant work enough, no doubt; but then how great the recompense he will obtain for his exertions! On the one side, are all the pleasures and luxuries

of existence ; on the other, all its privations and troubles ; it is Humbug, and Humbug alone, which can place the Detrimental in his proper station, and maintain him in the position to which he has been educated indeed, but without the means to support it. There is *one* guiding star in the Detrimental's blackest sky—there is *one* hope in his most cheerless hours, *one* beacon light placed near his most dangerous rock—and that star, that hope, and that light are all comprised in that little word—Humbug ! Without it, he is nothing but a poor penniless vagrant ; with it, he is one of the “ great ones of the earth ;” let the Detrimental, then, rely upon Humbug, and Humbug alone, as the sure foundation for his edifice. He must use the same weapons as his adversaries ; and if he be a more skilful master of his fence than they are, so much the better. Let him be strictly honourable in his *dealings* with his fellow men, (Duns however, are without the pale of humanity ;) but still, let him rely mainly

upon Humbug. Depend upon it, that will prove the trump card in his pack—by that he must conquer, or by that fall. I will not close this chapter without solemnly and seriously warning my Detrimental disciple against *one* species of humbug, in common use among Duns, and most pernicious to many a green Younger Son. Often, very often, if you tell your Dun you are unable to pay him just at present, the insidious creature will slavishly reply, that it is of no earthly consequence, if you will be kind enough to *give him a bill*, made payable at your own convenience. Out comes the pocket-book from the monster's coat, the fatal paper is drawn forth from its recesses, the foolish Detrimental signs his name, delighted to get off so cheaply, and the trick is done. Whatever be the date of the accursed "bill," it is "Lombard-street," to "an orange" that the detrimental cannot "meet" it when due; legal proceedings are taken, the poor devil's name becomes a proverb in the

bill-market, and his projects are irretrievably dished. Younger Sons, for Heaven's sake, take my advice—

Make as many *bills* as you can, but *never give* one.

After the serious lecture comes the poetical interlude—

THE YOUNGER SON TO HIS LAST TEN-
POUND NOTE.



Mr ten-pound-note ! my ten-pound-note !
 My dear old aunt's last gift ;
 Thy sister notes have vanished long,
 And only *thou* art left !
 And shall I pay some bill with thee ?
 The very thought's insane ;
 Forbid it fate !—my ten-pound-note,
 Steep in my purse again !

My ten-pound-note ! my ten-pound-note !
My cherished one, my last !
I could not bear to part with thee
For pleasures that are past.
The coat my tailor made of yore
Hath many a greasy stain ;
He *shall not* have thee !—ten pound note,
Sleep in my purse again !

My ten-pound-note ! my ten-pound-note !
There's magic in thy spell ;
I cannot bear to say to thee
That fatal word, "Farewell !"
The last cigars that Hudson sent
Are smoked ; he asks in vain :
He *shall not* have thee !—ten-pound-note,
Sleep in my purse again !

My ten-pound-note ! my ten-pound-note !
No fond and amorous boy
E'er clasped a mistress in his arms
With such transporting joy
As I press *thee*, my lonely one ;
Oh ! still with me remain !
I *will not* change thee !—ten-pound note,
Sleep in my purse again !

My ten-pound-note ! my ten-pound-note !
Delightedly I view
The "words of promise" which thou breath'st,
Thy paper crisp and new.
And shall some vulgar tradesman's hand
Thy snowy charms profane ?
No ! *let them tick!*—my ten-pound-note,
Sleep in my purse again !

My ten-pound-note ! my ten-pound-note !
My love for thee is wild ;
Like father's love who gazes on
His last consumptive child !
Though Duns may thunder at my door,
In their besieging train ;
They *shall not* have thee !—ten-pound-note,
Sleep in my purse again !

CHAPTER IX.

ON THE HOLY ESTATE OF MATRIMONY : BEING
A CONSIDERATION OF ITS ADVANTAGES AND
INCONVENIENCES IN REFERENCE TO YOUNGER
SONS.



WOMAN! sweet partner of our joys! gentle
soother of our sorrows! art thou not the greatest
blessing vouchsafed to man in this "vale of

tears?" Art thou not his pride in health, his support in sickness, his fond and true companion always? What is wealth unsunned by thy smile? What is rank, ungraced by thy charms? What, in a word, is life itself, without thee? The world was formed out of chaos; the glad sun shone; the merry birds sang; the beautiful flowers sprang up, and Man walked forth in his Maker's image. But still there was something wanting; the cup of enchantment was not full, the spell of Eden's bliss was not complete. Then Woman in her beauty burst upon creation; and all the humbler denizens of earth worshipped and admired, while proud Man *loved* her. Woman! adorable woman! pure and unselfish being! devoted guardian of our blisses! *thou* art indeed the noblest work of the Creator! Falsehood may betray thee, error may mislead thee; but even in thy most fallen condition, there still lingers a ray of thy former radiance. The torch that is flung down and trampled upon the ground,

emits long after some sparks of its pristine light.

There, Detrimentals, there is sentiment for you! Yes, woman is indeed the crowning masterpiece of God, the most exquisite gem of this lovely earth! But, my good fellows, however capable your minds may be of acknowledging and paying homage to her manifold excellences, it is all in vain; woman is too high a blessing for *your* reach. You may form flattering and agreeable ideas of happy days spent in her society, and rapturous nights passed in her arms, but prudence—nay, necessity—forbids you to think of realizing those enchanting visions. To use a vulgar but expressive phrase, woman is “food for your betters.” I am sorry for you, but such is the case. She is a prize *you* must not dare to clutch, a crown *you* must not presume to place upon your head, a companion *you* must not ask to tread with you the thorny paths of life, whose flowers grow still lovelier from her smile.

Women, Detrimentials, are tender beings, but, alas ! as fragile as they are tender. Their voluptuous eyes soon grow dim beneath the stony gaze of Adversity ; their graceful figures soon shrink and dwindle beneath the pressure of Poverty ; their delicate feet soon become bruised upon the rough roads of Deprivation ; and their sweetest songs are soon turned into " lamentations " more dismal than Jeremiah's, of doleful memory, when they have no other accompaniment but the squalling of half a dozen famishing children ! Ornaments—and oh, what delicious ones — to a wealthy home, they are incumbrances in a needy one ; ever smiling angels in a palace, they are grumbling fiends in a hovel.

Love is a magnificent preserve, full of the most rare and tempting game, but shut in from the high-road by a lofty wall, while an obliging board bids " Trespassers Beware "—and those " trespassers " are—Younger Sons ! Love is a beautiful orchard, crammed with trees that are bending beneath the choicest and most delicious

fruits : but there is a warning notice affixed—
“Man Traps Set Here!” That notice is intended for Younger Sons ; and the ladies, of course, are “*the man traps*.” Love is a table laden with the most costly and luscious viands, but no guests are admitted to partake of its delicacies, unless they can show a ticket, countersigned by Drummond and Co. ; and any luckless Younger Son, who may attempt to sit down at the feast, is speedily and unceremoniously ejected. Love, finally, is a glorious Paradise, but, Primogeniture, like an angel of wrath, stands before its gates, and waves off Younger Sons with its flaming sword. What matters it that a Detrimental should sigh and weep ? his eldest brother sings and dances ! What matters it that a Detrimental should pine away and grow thin ? his eldest brother has cheeks like an alderman’s, and a waist like Daniel Lambert’s ! What matters it that a Detrimental should press a solitary and sleepless pillow ? his eldest brother snores away the night upon the snowy resting-

place of woman's bosom! What matters it that a Detrimental should break his heart? his eldest brother's is too well fortified by good living and prosperity ever to think of cracking! Such is *not* nature, but civilization; *not* God's, but man's, decree.

And yet I am far from asserting that it is impossible for the Younger Son to meet with warm and devoted affection, from some bewitching specimen of the female sex. No, a thousand times, no! Women, whatever they may become from pernicious example, and the detestable precepts inculcated by heartless and fashionable mothers—women, however seared and callous they may grow from contact with mammon and the “things of this world,” have yet so much left in their natures of the pristine Eden, that they will often prefer love and poverty to opulence and indifference, and choose obscurity, coupled with attachment, rather than splendour, linked to coldness. A spirit of contradiction, too, will often induce them to

“throw themselves away”—the world’s cant phrase for a moneyless match—in defiance of advice, entreaties, and menaces.

But oh, Detrimental! beware, for heaven’s sake, how you accept such a sacrifice; do not let any foolish dreams of “love in a cottage” persuade you to entail upon yourselves unceasing annoyance and vexation, for the mere gratification of the present moment. Younger Son, you may be good-looking *now*, but wrinkles and decrepitude will come; you may be witty, agreeable, and intelligent, but wit becomes a bore, and intellect a nuisance, when they are all you have to depend upon for the awful and protracted *tête-à-tête*, which constitutes matrimony. Nor, however “agreeable” you may appear at first, will you continue so long, when “poverty” begins to “peep in at the window,” and the weekly bills accumulate. Conceive the wretchedness of want, when that want is shared by one upon whom *you* have entailed it. Conceive the anguish of anxiety,

when that anxiety weighs down the form; which, but for *you*, would have been light and buoyant; dims the eye, which, but for *you*, would still have sparkled; and blanches the cheek, which, but for *you*, would have blushed with the brightest and most beautiful roses. What right have you to entail upon another the burden of suffering, which Providence, in its wisdom, or rather Presumption in its folly, has clapped upon *your* shoulders. What right have you to "tar" a delicate and confiding woman with the same black "brush" that has so ruthlessly besmeared yourself? You must indeed be a pretty considerable rascal, if you would drag down another unfortunate being—and that being, too, a sweet and unprotected angel—into the dirty muddy pond, the "slough of despond," in which you are kicking, floundering, spluttering, and splashing yourself! For God's sake, Detrimental, keep your own misfortunes to your own private use, and do not ask another to drink at the bitter cup which

fate and your eldest brother have kindly vouchsafed to *your* lips. It is all very well to talk of "love," of the irresistible force of "passion," attraction of "sympathy," and all that sort of thing. Depend upon it, it is all humbug, all thorough and unmitigated selfishness. These fine words are merely tinsel cloaks, which conceal the deformity within. Love, indeed! why what worse fate could the *hate* of an enemy entail upon woman, than to bind her unto starvation! But once more I am waxing sentimental; so let us change this course of reflections.

You must consider, oh, Detrimental, that a wife, strange as it may sound, is no more or less than a perpetual and unceasing Dun—a Dun, too, of the worst description, for she is tied firmly to you both by law and religion; and though you may "sport your oak" against an ordinary Dun, or take refuge in your bedroom, should the obnoxious animal effect an entrance into your parlour, yet you cannot keep off a wife *a mensâ et thoro*, unless under very pecu-

liar and disagreeable circumstances. She is a Dun to you in every possible way—for her food, her raiment, her pleasures. She is a Dun to you for kindness and affection—her lips are Duns for kisses; and, in the honeymoon especially, their sweet demands are always “payable at sight.” Beware, then, Younger Son, how you saddle yourself with such an incumbrance. It may appear hard to you, as it has done to many others, that the rich pages of woman’s heart should be sealed to *your* gaze. You may think it, in your ignorance and presumption, an unjust and unfair dispensation, that *you* should be compelled to travel on through the heat and showers of life alone and unaccompanied, while your eldest brother sleeps comfortably under the shade of the paternal elm-trees, with his head lazily and luxuriously pillowed upon the lap of beauty: but you must reflect that your comforts are sacrificed to the wise institutions of your country; you must bend beneath the iron yoke of “Pri-

mogeniture;" you must "grin and bear it." Noble families must be kept up; the estates must follow the title; and your eldest brother must become

"The tenth transmitter of a foolish face;"

while *you* are suffered to perpetuate nothing but your tailor's bill. The Detrimental may ponder with advantage over the impressive words of the Marriage Service: "Marriage is not to be undertaken *lightly* or *unadvisedly*" (this of course means by *younger* sons); not to *satisfy men's appetites*," etc., etc.

Alas! instead of satisfying man's appetite, matrimony, when entered upon by Detrimentials, too often brings three or four *other* "appetites" in its train, which the poor wretch finds it impossible to "satisfy" on his meagre allowance.

Must the Younger Son, then, hope for *no* affection? must *his* hand *never* press another's? *his* lips *never* meet another's? Must *he* live and die a solitary and unloved being? Must *he*

alone, of all created things, be companionless, while the "birds of the air" are mated, and "the beasts of the field" have each their partner? Was *he* formed to vegetate and to be dunned, while the first-born loves and is loved again—if not for himself, at least for his title or wealth! This is a delicate subject to approach for my moral pen; there *are* such things as "morganatic marriages," "left-handed alliances," which are often contracted by Younger Sons of tender dispositions. But those unions are not only unlawful, but frequently dangerous and disagreeable in their consequences. A too fatal influence is sometimes acquired over the infatuated Detrimental by his morganatic partner; habit and use render the chain difficult, if not impossible, to shake off; the tie becomes one, no longer of flowers, but of iron; and a nervous dread of "scenes," and of passionate reproaches, perpetuates a connexion, which satiety, disgust, and weariness, would fain, but dare not, dissolve.

To employ a mercantile phrase, when a Younger Son, in concert with a frail companion, opens an "unlicensed" business in sweets and kisses, the "pleasant but wrong" co-partnership generally ends in the bankruptcy and ruin of one or both; a bankruptcy of character, a ruin of all prospects, and of all happiness. There may be exceptions, but such is generally the case; and when, in addition to these serious thoughts, you consider the no less unpleasant risks of fiery fathers, intractable brothers with large sticks, and actions for "loss of services," I think, oh, Younger Son, you will, in the exercise of common prudence and discretion, turn away from the voice of the "charmer, charm *she* never so *sweetly*." If you *will* love, love legally, though starvation be the result. Then, if your stomach should be empty, your conscience at least will be equally unburdened, and your heart will be as light as your diet. Only, if you *do* marry, recollect one important fact, namely, that *you* become

responsible for your wife's bills; that your tent will be henceforth planted between a double row of Duns, *your own* and *hers*—or, to employ an heraldic and genealogical phrase, that you will be a Detrimental “proper,” exhibiting in your coat of arms, two Duns “rampant”—on the male and female side. Before you decide upon matrimony, read the following true but melancholy effusion :—

THE YOUNGER SON TO HIS LADY-LOVE.



H, Mary ! I'm in love
with you,
My heart's your own
for e'er ;
But, Mary, I'm a
Younger Son,
And matrimony's
dear.
Gold's quite a stranger
to my purse,

I own no worldly pelf ;
How *can* I keep *you*, Mary dear ?
I cannot keep *myself* !

Oh, Mary ! I'm in love with you ;
Your eyes are very bright ;
Your tresses like a raven's wing,
Your smile a ray of light.
Yes, Mary dear, my heart's your own,
But I'm a poor man still :
And brilliant eyes and tresses dark
Won't pay the butcher's bill.

Oh, Mary, I'm in love with you,
And for your rosy lip
The bee 'd forsake his favourite flower,
More honied sweets to sip.
Yes, Mary dear, my heart's your own,
I would that we could wed ;
But *could* we live on *kisses*, love,
Without a *loaf of bread* ?

Oh, Mary ! I'm in love with you,
Your image I adore ;
The charms you boast would grace a throne,
But *not* a second floor.
Yes, Mary dear, my heart's your own,
I feel your virtue's worth ;
But love, I fear, would soon catch cold
Beside a fireless hearth !

Oh, Mary ! I'm in love with you,
 Sincere is my regard ;
 But you would find my humble couch
 Uncomfortably hard !
 Glad dreams may haunt your pillow now,
 But they would vanish quick ;
 Yes, Mary dear, my heart's your own,
 But *could* we sleep on tick ?

Oh, Mary ! I'm in love with you,
 But in our needy home
 What *could* we do, should some fine day
 A little baby come ?
 Yes, Mary dear, my heart's your own,
 But such a marriage shun ;
 Go seek, go seek a wealthy mate,
 And cut the Younger Son !

CHAPTER X.

SHORT AND SWEET—BEING A GLOSSARY OF
WORDS MOST IN USE AMONG YOUNGER SONS.

YOUNGER sons are not only peculiar animals themselves, and have not only peculiar animals—in the shape of their Duns—to *deal with*, but they also have a vocabulary of words in use among themselves, which may with justice be termed “peculiar” likewise. The “peculiar” language, which is the dialect of Billingsgate, we have seen of late forcibly illustrated by the “reverend” contenders for “gown” or “surplice” in the Church. Mr. Ainsworth and Sir

Edward Bulwer Lytton have kindly enlightened us as to the “peculiar” language, *alias* “slang” in vogue among thieves, *et hoc genus omne*; but I am not aware that there has been hitherto any guide or glossary published to explain the interesting and ingenious expressions in use among Detrimentials. I shall therefore devote this short chapter to a plain, and I hope intelligible, “glossary” of the various phrases of what may be called a “technical” nature, most commonly employed by younger sons.

GLOSSARY OF WORDS AND EXPRESSIONS IN USE
AMONG YOUNGER SONS.



GOVERNOR.—a worthy gentleman, who brings you in to the world for his own convenience

and pleasure, and to whom you owe obedience

and respect, however tyrannical or vicious he may be ; a personage vastly useful on the stage, where he generally appears.—*Deus ex machina*—as a beneficent dispenser of all kinds of blessings, but *not so* useful in real life, where he often demurs to paying your “little bills ;” an elderly individual, who forgets that *he* was young *once* himself, and that *you* are young *now* ; a most delightful and exemplary character when good-humoured and liberal, but a most disagreeable and improper one, when morose and stingy ; a being who must be humoured in *his* whims, that *you* may be indulged in your small luxuries ; whose breeches pocket must be picked by adroit flattery, not torn rudely open by bearish violence ; whose strong-box must be unclosed by the pleasant key of Humbug, not burglariously violated by force or threats ; the fountain of your being, and who, in that capacity, *ought* to sprinkle your path of existence with a refreshing shower of golden drops ; the guardian of your youth, who tips you on your birthday as a

kind of conscience-prompted atonement for the irreparable unpleasantness which that day, through *his* act, has entailed upon you; a generous moralist, who gives you *first—life*, and then—good advice *to live upon*: in short, an uncertain and important genius, who *may be made*, by skilful management, a bounteous benefactor, or transformed, by a contrary treatment, into a stern and unmerciful judge.

HEIR.—When applied to an eldest brother, represents a lucky fellow, who, with no other merit but priority of appearance on the stage of life, inherits the “golden spoon” with which to eat his turtle soup, while the *wooden* one is left for *you* in a basin of mutton broth; a living illustration of the “doctrine of chances,” since, had not chance brought him to light just at the time it did, *he* might have come in for the shell and *you* for the oyster; a kind of baby gambler, whose “all” was “staked,” not upon “the hazard of the *die*,” but of the “*live*,” and who has won the stake; the pet of the

nursery, and the idol of the servants' hall; the "rising son," to whom all the traders of the family bow down; the "golden image," set up not by "Nebuchadnezzar the king," but by Primogeniture the tyrant; the sparkling target of mothers' flattery and daughters' glances; a real Sultan, who can choose his "lady love" from a numberless bevy of beauties; a Fortunatus, whose purse will buy for him, *not* genius but its reputation; *not* friendship, but its counterpart; *not* woman's love, but its well-feigned semblance; the well-paid Commander-in-Chief, while you are the ragged foot soldier; the pious Bishop, while you are the half-starved curate; the bewigged Chancellor, while you are the briefless barrister; the baronnetted physician, while you are the "lean apothecary"—of life; a melancholy, yet ludicrous specimen of English laws in all their beauty; one who has sprung from the same loins as yourself, but sprung to eminence and wealth, while *you* are left to grovel in mud and po-

verty; one who has shared with you your mother's milk, but will *not* share your father's acres.



P RIMOGENITURE.—A rational, sensible, and intelligent law of our blessed country, which entails wealth and estates

upon the eldest son, poverty and debts upon the younger ones; a law completely contrary to nature, common sense, and revealed religion (which inculcates equality among men), and therefore eagerly adopted and supported by the thick-headed English: a law which, while it permits the first-born to marry and beget children, comfortably and at his ease, drives the Younger Son into an unnatural state of celibacy, or into vicious and degrading *liaisons*: a law which, for the sake of raising up *one* Colossus, creates a thousand miserable pigmies: for the sake of erecting *one* palace, gives birth to a

thousand hovels : for the sake of making *one* man a pampered and luxurious Sybarite, makes half-a-dozen others paupers and *honourable* vagabonds—a law in which it would be difficult to say whether absurdity or wickedness most prevails—a law of which the original framers and the present supporters are equally to be detested and despised—a law that renders us the laughing-stock of other countries, and a burden to our own—a law which makes the time of birth (not the virtue of the heart, or the wisdom of the head) “the one thing needful”—a law which breeds Duns, as corruption breeds maggot.

NECESSARIES.—To the poor man, a loaf of daily bread, a Sunday joint, and a low-rented cottage ; to the Younger Son, a cabriolet, tiger, Cabana cigars, and a mistress (among other things).

TICK.—The younger son’s talisman, which procures him, for a time, all the luxuries of life : the enchanter’s wand, which transforms po-

verty into temporary wealth, and needy Detri-
mentals into dashing dandies : the real philoso-
pher's stone, which converts dross into yellow
gold. I can give no information as to the origin
of the name. The same term is applied to the
regular movements of a watch or clock, but
they only tick while they are going ; while, if a
Detrimental should go *too fast* upon *tick*, he is
pretty certain to come, at last, to a *full stop*.



UN.—A “*mon-
strum horrendum
informe ingens*”
—a vampire who
sucks the blood of
Younger Sons—
an animal of ca-

pricious and variable habits, useful at times as a
patient beast of burden ; at others, restless and
ungovernable as a wild elephant—a barometer,
which tells accurately the Younger Son's state,
not of weather, but credit ; sometimes standing

at "set *fair*"—seldom or never, though, in his *dealings*—and at others veering round to "stormy"—a tyrant who, in cases of *white-washing*, or a "bolt" across the channel, sometimes suffers as acutely as his victims, and then realizes Byron's beautiful description of Napoleon:—

"The desolator desolate,
The victor overthrown;
The arbiter of others' fate,
A suppliant for his own;"

a Moloch, at whose altars parents are compelled by primogeniture to sacrifice their younger children; a fawning spaniel before his debt is incurred, and a savage mastiff afterwards; an enemy to whom no mercy should be extended; who gives not, and, therefore, deserves not, quarter; a disagreeable necessity, a dirty, but indispensable instrument; a living ambush, an incarnate snare; sometimes a dupe, but far oftener a deceiver; a perpetual memento of past follies, standing—like Philip of Macedon's

slave, whose duty it was, daily and nightly, to warn his Royal master, that, though a king, he was but mortal—to remind his victim that there is a judgment, and, probably an “execution,” to come; a human milestone on the road to ruin; a living sign-post, pointing towards the Queen’s Bench. A being of no *principle*, yet well-skilled in *interest*; ignorant of literature, yet a “man of” wafered “letters;” unskilled in military art, except in that of *besieging*, and still an adept at “hard” single “knocks;” an enchanter, who ought to, but cannot be, spurned; a clever musician, who plays upon the leading chords of the human heart—vanity and folly; a sportsman, who bags the unfortunate Detrimental like a half-fledged “squeaker;” a cat, who plays with the mouse, till, weary of the little wretch’s struggles, he gives it an awkward dab with his paw, and settles the affair; a mischievous urchin engaged in “flying a kite”—a favourite practice, by the by, occasionally among Younger Sons themselves—which he

allows to soar up for a few minutes, and then, with a tug at the string, pulls neck and crop to the ground.

DETRIMENTAL.—A name originally given to Younger Sons by dowager mammas, who thereby meant to insinuate to their lovely single and marriageable daughters, that a matrimonial alliance with such a wretched being would be a “detriment,” to all future happiness, consideration, and comfort; an unlucky devil, placed by Primogeniture in the unenviable predicament of being either a scamp, living by his own *wits* and the *folly* of—his creditors, or a poor, penniless, shabby vagabond, with an “Honourable” name, and a seedy coat; a man who ought to have none of the passions or feelings of men—to whom ambition must be a sealed book, champagne ought to be an inexplicable mystery, and woman’s—at least virtuous woman’s—lip, an enticing, but generally unattainable, Paradise.

RECEIPT.—I know nothing about this, for I *never had one*.

CHAPTER XI.

IN WHICH ARE TREATED OF, VARIOUS IMPORTANT SUBJECTS RELATIVE TO DUNS (AND THE PROPER MANAGEMENT OF THOSE INTERESTING BEINGS), WHICH SUBJECTS HAVE BEEN UNACCOUNTABLY OMITTED IN THE PREVIOUS CHAPTERS.

"INDEED, sir, I am very *short*, or I would not have troubled you," was the pathetic address of a suppliant milkwoman to me one day when she was applying for a certain "score," incurred for various pints of chalk and water; *alias* London milk. "So am I, my good woman, and

when I get *long*, I will let you know," was my facetious reply. The old lady laughed, and retired without her bill, or rather without its *amount*.

This, Detrimentials, may be considered as an illustration of my doctrine, that Duns should always be treated with civility and good-humour. I flatter myself that if you carefully peruse this chapter, you will derive such valuable hints therefrom, as will enable you to guard against the unpleasant visitations of lawyers' letters, writs, and arrests. I —

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*	*	*	*	*	*

Chancery Lane.

I have just been arrested by my tailor. D—n the fellow! It was only yesterday he was so

civil that I ordered a new coat of him; and now here I am in a sponging-house at his *suit*.



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